

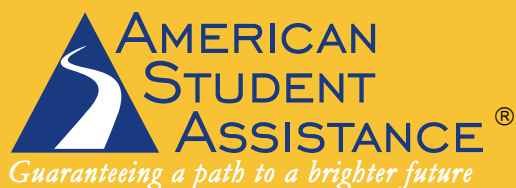
IT Client Services

A Division of American Student Assistance

MODEL Direct User Guide (School Version)

version 2004.02

Rev. Date: 6/2/04



MODEL Direct User Guide (School Version)

Version 2004.02

Revision Date: 6/2/04

This document contains information that is proprietary to American Student Assistance. This information is provided on the condition that it shall not be reproduced in whole or in part, disclosed, divulged, or otherwise made available to any third party, either directly or indirectly without the prior written consent of American Student Assistance. This information includes intellectual property of American Student Assistance (including copyrights, trademarks, and trade secrets), which may not be used without express prior authorization by American Student Assistance. Unless expressly specified in a formal written agreement between your organization and American Student Assistance, this publication is provided "as is" without warranty of any kind, either express or implied.

Contents

Introduction to the MODEL Direct User Guide 1

- Required Configuration 2
- Logging In 2
- Logging Out 5
- Changing Your Password 6
- Inactivity Time-Out Period 7

Adding Loans in MODEL Direct 9

- Adding a Stafford Loan 9
- Adding a PLUS MPN Application 15
- Adding a PLUS Full App 22
- Certifying a PLUS Fastap 27
- Working with a Loan Template 31

Loan Inquiries and Updates in MODEL Direct 35

- The Inquiry Search Screen 35
 - Doing an Application Search 37
 - Viewing and Printing an MPN 39
 - Viewing Application Detail 41
 - Adding or Modify Disbursement Information 51
 - Terminating an Application 52
 - Viewing Loan Detail 54
 - Viewing and Modifying Demographic Information 59
 - Working with the Master Borrower Screen 60
 - Working with the Master Student Screen 66
 - Working with Claims and Preclaims 69
 - Viewing PreClaim Detail 71
 - Viewing Claim Detail 73
 - Changing a Hold/Release Status 75
- Changing the Hold/Release Status of Multiple Records 77

Working with PLUS Loan Certifications 83

- Certifying or Refusing a PLUS Loan 83
- Certifying a Previously Refused PLUS Loan 86
- Working With Declined Loans 88
- Viewing SCR Records with Expired Credit Checks 90

Working with ATOM II Disbursement Information 93

- Decreasing a Disbursement Amount 96
- Changing a Pending Disbursement Date 98
- Decreasing a Disbursement Amount and Changing the Disbursement Date 99
- Cancelling/Reducing a Disbursement: 100
- Changing a Single Disbursement Hold/Release Status 101

Working with Commonline Files 103

- Submitting a Commonline File 103
- Working with Third Party/Unsolicited Response Files 107
- Working with Disbursement Roster Files 109

Working with Reports 113

- Working with Subscription Reports 114
 - Viewing and Downloading Subscription Reports 117
- Working with Custom Reports 121

Working with The Tools Menu 125

- Validating a Social Security Number (SSN) 125
- Viewing Institution Contact Information 127
- Updating Your Institution's Contact Information 129

Loan Phase Code Descriptions 133

NSLDS Loan Status Codes 135

INTRODUCTION TO THE MODEL DIRECT USER GUIDE

Overview

Since 1998, the ASA System has provided Schools, Lenders and Guarantors with a powerful tool for managing the entire student loan process - from origination to claims. MODEL Direct takes the power of the ASA System a step further - providing both small and large institutions with a simple and intuitive method for:

- adding and modifying loans.
- processing and modifying disbursement records.
- certifying, denying or rejecting PLUS Loans.
- transferring and viewing CommonLine files.
- viewing detailed report information - on demand.

MODEL Direct gives you the processing capabilities of a large Client/Server application - without the hardware and configuration issues! You simply log in and start processing your loan volume.

Assumptions

This user guide assumes the following:

- You are familiar with Microsoft Windows and standard Windows conventions.
- You know how to navigate the web using Microsoft Internet Explorer or Netscape Navigator.
- You understand the processing of student loan creation and disbursement.

Understanding of the following concepts is helpful but not required:

- Familiarity with other elements of the ASA System (the Enterprise Client, and the Enterprise Database).

Required Configuration

Note...

- | |
|--|
| <ul style="list-style-type: none">• If your system has been configured, you can skip this section.• If you need assistance, consult:<ul style="list-style-type: none">- Your Internal Technical Support Staff- Your Client Services Representative.- Your Browser documentation |
|--|

Your system should be configured as follows:

Browser:

- Microsoft Internet Explorer 4.0 or higher (**Note:** version 6.0 with the Latest Microsoft Service Pack is strongly recommended).
 - The latest Internet Explorer service pack information is available at:
<http://www.microsoft.com/windows/ie/default.asp>
- Netscape Navigator 4.06 and higher

Important:

- MODEL Direct is NOT compatible with Netscape Navigator 6.
- Your browser must also be configured to:
 - Use Secure Sockets Layer (SSL), and:
 - accept cookies.

Third Party Software

To work with MODEL Direct Reports (see page 113), you need the following applications:

- Adobe Acrobat Reader 4.0 or higher (to view reports)
 - You can download a free version of Acrobat Reader at:
<http://www.adobe.com/products/acrobat>
- Microsoft Excel 4.0 or higher (to view reports saved in Excel or CSV format)
 - You can download a free version of Microsoft Excel Reader at:
<http://www.microsoft.com/downloads/>

Logging In

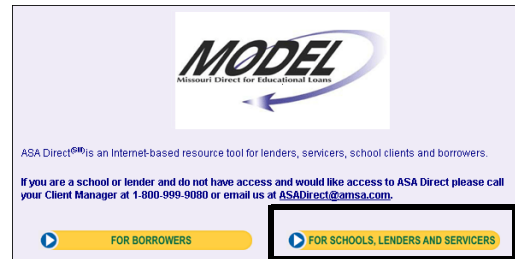
The logon process is simple.

- Your Client Representative will provide you with:
 - the URL (web address) of the MODEL Direct Login page, and:
 - a User ID and password
- You then:

- Navigate to the MODEL Directlogin page with your browser.
- Click on the **For Schools, Lenders and Servicers** Link:

Note: schools can also elect to have borrowers access to:

- initiate loans and
- view status information concerning their loans.



Note: Borrower use of MODEL Direct is not covered in this document. Please speak with you MODEL Direct Client Representative for more information on configuring MODEL Direct for borrowers.

You'll see the following:

Important...

By logging into MODEL Direct, you agree to the following

- MODEL Direct is provided as a service to lenders, holders and servicers of student loans [or FFELP loans] guaranteed by MDHE. Access to student loan information by anyone other than persons authorized by MDHE is strictly prohibited. MDHE reserves the right to deny access to MODEL Direct.
- MDHE cannot and does not guarantee the confidentiality of transmissions sent over the Internet, including any transmission of personal information. Accordingly, MDHE assumes no responsibility for, and makes no representations or warranties, expressed or implied, with respect to, the accuracy or sufficiency of the information contained herein, or for MDHE's acts or omissions in procuring, compiling, interpreting or communicating such information.
- You are responsible for the security of your password. If you have any reason to believe that your password has been compromised (for example, the departure of an employee who knows the password) contact MDHE for a new password immediately.

Note: your password is case sensitive.

- *Are you logging on to MODEL Direct for the first time?*

Yes: you will be required to change your password (see page 5).

No: You'll be taken to the MODEL Direct Home Page:

Tip: Regardless of where you are in MODEL Direct, you can return to the Home Page by clicking on the MODEL Direct logo.



MODEL Direct Menu Options:

Change your Password (see page 5)

Log off of MODEL Direct (see page 5).

Enter both Stafford and PLUS Loans (Full App as well as Fastap - see page 9).

- Use the Template feature when entering multiple loans with similar information (see page 31).

- View/update an individual's Application Record, Loan Record or MPN (see page 35).
- Change the Hold/Release status of multiple records (by SSN or Search Criteria - see page 77).

- Certify new PLUS Loans,
- Certify PLUS Loans you previously refused, and:
- View/Print notifications on declined loans (See page 83).

- View a Student's Disbursements (See page 93), and:
- Decrease Amounts
- Change dates
- Cancel/Reduce a Disbursement
- Hold/Release a Disbursement

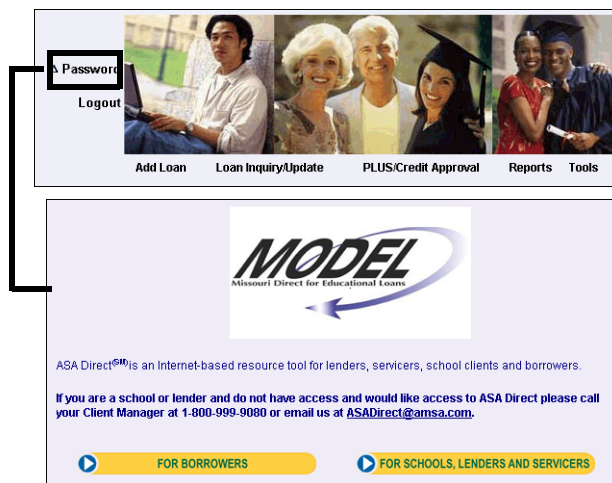
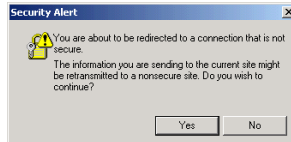
- View and set options for subscription and custom reports (see page 113).

- Upload and view CommonLine files (see page 103). You can send Application Send Files (ASFs) and receive:
- Solicited Response Files
- Unsolicited Response Files, and
- Disbursement Roster Files

Logging Out

For security reasons, it is important to log out of MODEL Direct when you've completed a session.

Note: On clicking the **Log Out** link, you will be returned to the login page: You may see the window below. If so, click the **Yes** button:



Changing Your Password

Important!

- The first time you log into MODEL Direct you will be directed to this screen, and required to change your password.
- You *must* change your password every 180 days.
 - If your account is active (see below), MODEL Direct prompts you to change your password once it is more than 180 days old.
- If you do not use your MODEL Direct account for 360 days, it becomes inactive, and you will not be able to log in.
 - Contact your MODEL Direct Client Representative or Technical Support Representative to obtain a new password.

It is good security practice to change your password periodically (and MODEL Direct forces you to do so at certain intervals - see sidebar). Use the **Password** option to do this:

Click the Password link:



User-ID: **UAWEBSCCHOOL99**

Old Password:

New Password:

Verify Password:

Enter your old password, and then enter your new password twice (in the **New Password** and **Confirm New Password** fields).

The parameters for passwords are as follows:

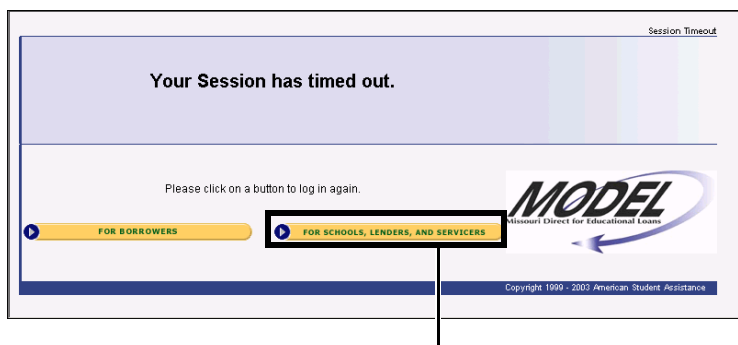
- It can be eight to fourteen characters in length.
- It can contain any combination of characters or numbers.
- It cannot contain spaces.

Inactivity Time-Out Period

A MODEL Directsession “times out” after 20 minutes of inactivity (this is done both for security and system performance reasons). You are then required to log in again.

For example:

- You are working in MODEL Direct, and are called away to a meeting.
- You come back in 25 minutes, and attempt to complete the task you were engaged in.
- MODEL Direct displays the following window, alerting you that your session has timed out:



Click on the **For Schools, Lenders and Servicers** button to log in again (see page 2).

ADDING LOANS IN MODEL DIRECT

From the Add Loan menu option, you can:

- add Stafford Loans.
- add PLUS Loans (PLUS MPN, Fastap and Full App).
- create a template (to automate the processing of groups of loans with similar information).

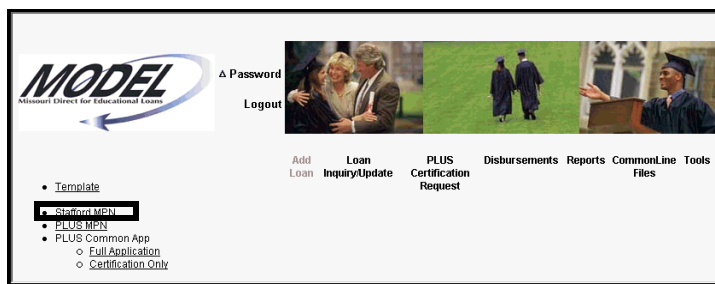
Adding a Stafford Loan

TO ADD A STAFFORD LOAN IN MODEL DIRECT

1. From the MODEL Direct Home Page, select the Add Loan link:



2. Click the **Stafford MPN** link



You'll see the following screen, where you are prompted for the borrower's Social Security Number:

3. Do the following:

- Enter the borrower's SSN, and:
- Click the **Search** Button.

The **Add Stafford Loan** screen appears:

Note: if a borrower application was already on file, existing demographic fields will be filled in as available.

Fields with a red asterisk are required

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 35).

You must include at least one loan amount (subsidized or unsubsidized),

Click this button to continue the application process.

- MODEL Direct will search for an existing, valid MPN (see next step).

4. Add or view the following Demographic Information:

School OE Code: 002498		Branch: 00 - PARK UNIVERSITY	
Borrower's Last Name: Adams		MI: R	
First Name: John		Birth Date: 05 / 10 / 1985	
SSN: 000-00-0000		State: MA - Massachusetts	
Perm. Address: 35 Quincy St.		Country: USA	
Address Line 2:		City: Quincy	
Zip Code: 02169		Branch Code:	
Is this a valid address? Yes		Lender OE Code: 805317	
Phone Number: 6173281212		Grade Level: Freshman	
Email Address: jadamis@quincy.com		Enrollment Status: Full Time	
Anticipated Graduation Date: 05 / 31 / 2007			

Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Borrower Last Name	Last Name and First Name are required.
Borrower First Name	
Borrower MI	
Borrower SSN	
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Is this a valid address?	Select Yes or No from the dropdown menu.
Borrower Phone Number	
Borrower Email Address	
Lender OE Code/Branch Code	Important: enter the OE Code (not the bank/branch name).
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Freshman (GRADELEVEL_01) Sophomore (GRADELEVEL_02) Junior (GRADELEVEL_03) Senior (GRADELEVEL_04) Year 5 Undergrad (GRADELEVEL_05) 1st Year Grad (GRADELEVEL_A) 2nd Year Grad (GRADELEVEL_B) 3rd Year Grad (GRADELEVEL_C) 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Full Time (F) At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.

5. Enter the Loan Period From/To Dates:

Loan Period		
From Date:	01 / 01 / 2004	To Date: 05 / 31 / 2004

6. Enter the Certified Loan Amount:

Certified Loan Amounts	
Subsidized: 1312	Unsubsidized: 1313

Important: at least one certified loan amount (i.e, either the Subsidized or Unsubsidized Loan Amount) must be entered.

7. Process Recommended Disbursement Dates as follows:

Recommended Disbursement Dates , indicate Hold/Release Disbursement			
1st	01 / 01 / 2004	Hold <input checked="" type="radio"/>	Release <input type="radio"/>
2nd	04 / 30 / 2004	Hold <input type="radio"/>	Release <input type="radio"/>
3rd	/ /	Hold <input type="radio"/>	Release <input type="radio"/>
4th	/ /	Hold <input type="radio"/>	Release <input type="radio"/>

- a. Enter the disbursement date(s), and:
- b. select the **Hold** or **Release** button (optional).

8. Click the **Continue with MPN Selection** button:

Recommended Disbursement Dates , indicate Hold/Release Disbursement			
1st	09 / 15 / 2004	Hold <input type="radio"/>	Release <input type="radio"/>
2nd	/ /	Hold <input type="radio"/>	Release <input type="radio"/>
3rd	/ /	Hold <input type="radio"/>	Release <input type="radio"/>
4th	/ /	Hold <input type="radio"/>	Release <input type="radio"/>
Continue with MPN Selection		Clear	Cancel

The screen refreshes, and you'll see one of the following:

About Holds and Releases...

By regulation, your school has 72 hours to deposit disbursed funds to a student's account.

Click the **Release** button when:

- You are sure you want to get the funds on the date you specify.

Click the **Hold** button when:

- You may need to delay the disbursement.
 - At any time **before** the disbursement date, you can change the status to **Release**.
 - At any time **after** the selected disbursement date, you can remove the school hold, and have your funds within 48 hours.

The Borrower has no useable MPN on file with ASA. You will need to process this certification as a new MPN.

Lender OE Code: Branch Code:

Do Not Print MPN: ☐

Save Clear Cancel

If no MPN is found, you'll see the screen on the left.

If an MPN is found, you'll see the screen at right.

- you will need to decide if you want to use the existing MPN or create a new one.

Important:

- verify that the lender information on the existing MPN. **If the borrower has switched lenders, you must create a new MPN.**

☒ **USE CURRENT MPN ON FILE:** ASA has verified its system and found the following valid MPN:

Lender Name: FLEET NATIONAL BANK Lender OE Code: 805317 Branch Code:

☐ **USE NEW MPN:** ASA shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below.

Lender OE Code: Branch Code:

Do Not Print MPN: ☐

Save Clear Cancel

If No MPN is Found: do the following:

- Enter the Lender OE Code and Branch Cottoned:
- Go to step 9.

If a Valid MPN is Found: Determine if you want to *use the existing MPN*, or *create a new MPN*.

To Use the Existing MPN:

- Click the **Use Current MPN** radio button (see bottom of previous figuration:
- Go to step 10

To Create a New MPN:

- Click the **Use New MPN** radio button (see bottom of previous figure).
- Enter the Lender OE Code and Branch Cottoned:
- Go to step 9.

More about the Do Not Print MPN Checkbox...

By default, the system checks to see if the application requires the printing of an MPN. In some cases, you may want to deliberately suppress the processing of an MPN (for example, the borrower filled out a paper MPN in your Financial Aid Office, and you already have it in hand). In such cases, check the **Do Not Print MPN** checkbox.

9. Do you want an MPN printed with the application?

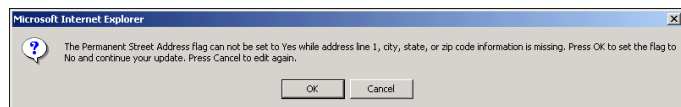
No: Check the **Do Not Print MPN** box (see figure above and sidebar at right)

Yes: Leave the **Do Not Print MPN** box (MODEL Direct will determine if an MPN is needed, and print one if necessary).

10. Click the **Save** button

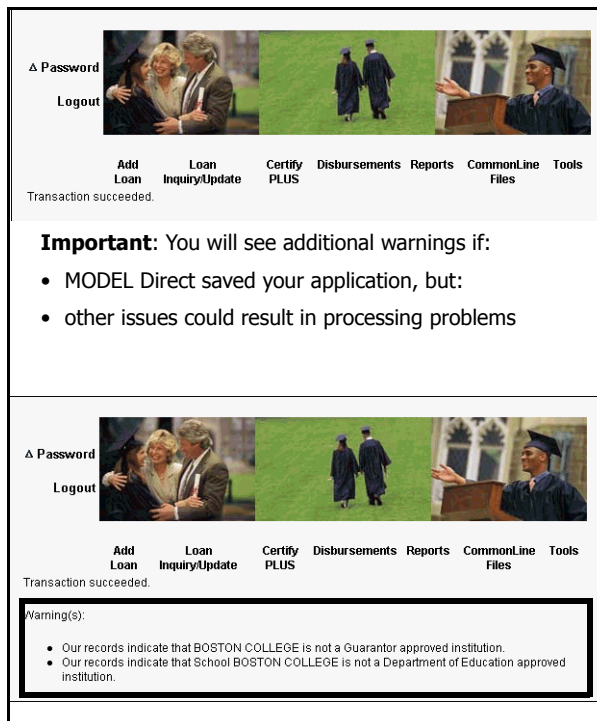
You'll see one of the following:

- If you've violated a business rule, you'll see a error message dialog box (similar to the following):



In this example, the Valid Address flag was set to Yes, but no address information was provided.

- If your Loan add was successful, you'll see the following:



Adding a PLUS MPN Application

Important: After July 1, 2004...

The PLUS MPN application will be your only option.

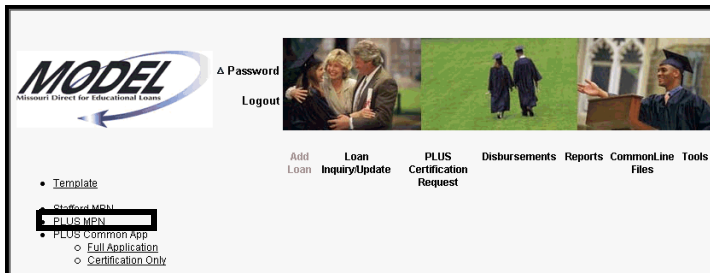
- PLUS Common applications (both full apps and FastApps) will no longer be in use, and the functionality to add PLUS Common Apps will be disabled/removed from MODEL Direct

❑ TO ADD A PLUS MPN APPLICATION IN MODEL DIRECT

- From the MODEL Direct Home page, select the **Add Loan** link:



- Click the **PLUS MPN** link:



You'll see the following screen, where you are prompted for the Borrower and Student Social Security Numbers:



- Do the following:
 - Enter the borrower's SSN,
 - Enter the student's SSN, and:
 - Click the **Search** ButtonThe **Add PLUS MPN** screen appears:

Fields with a red asterisk (or comments in red) indicate that the field is required.

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 35).

Note: if a borrower application was already on file, existing fields will be filled in as available.


Click a button to jump to the given section on the page.

Borrower
Section

Student
Section

School
Information

Disbursement
Information



Δ Password
 Logout

Add Loan
 Loan Inquiry/Update
 PLUS Certification Request
 Disbursements
 Reports
 CommonLine Tools
 Files

Borrower Section
 Student Section
 School Section

- Template
- Stafford MPN
- PLUS MPN
- PLUS Common App
 - Full Application
 - Certification Only

***Required**

PLUS School Certification Screen - Borrower Section

Last Name: Charles
 First Name: Vermette
 SSN: 014-52-3495
 Perm. Address: 855 Dedham Road
 Address Line 2:
 City: Hingham
 Zip Code: 02043
 Is this a valid address? Yes
 Phone Number: 7817491212
 Driver's License Number:
 Requested Loan Amount:
 Citizenship Status: US Citizen
 Employer Name:
 Perm. Address:
 Address Line 2:
 City:
 Zip Code:
 Phone Number:
 Borrower completed References? Yes No
 Valid Borrower Signature? Yes No
 Borrower Signed Date: / /

Birth Date: 12 / 14 / 1957
 State: MA - Massachusetts
 Country:
 Email:
 State: NA - Not Provided
 Alien ID for Non-Citizens:
 State: NA - Not Provided
 Country:

Borrower Section Student Section School Section

PLUS School Certification Screen - Student Section

Last Name: Adams
 First Name: Charles
 SSN: 041-90-5866
 Birth Date: 12 / 13 / 1985

Borrower Section Student Section School Section

School Information

School OE Code: 002128 Branch: 00 - BOSTON COLLEGE

Loan Period
 Start Date: / / End Date: / /
 Grade Level: Freshman Enrollment Status: Full Time
 Anticipated Graduation Date: / /
 PLUS Certified Loan Amount:

Recommended Disbursement Dates, indicate Hold/Release Disbursement

1st / / Hold Release
 2nd / / Hold Release
 3rd / / Hold Release
 4th / / Hold Release

Continue with MPN Selection Clear Cancel

4. Modify or view the following information in the borrower section:

- a. Enter the following demographic information:

***Required**

PLUS School Certification Screen - Borrower Section

Last Name:

First Name:

SSN: 014-52-3487

MI:

Birth Date: / /

Perm. Address:

Address Line 2:

City:

State: MO - Missouri

Zip Code:

Country:

Is this a valid address? Yes

Phone Number:

Email:

Field	Notes
Borrower Last Name/ First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Is this a valid address?	Select Yes or No from the dropdown menu.
Phone Number	

- b. Enter the following License, Lender and Citizenship information:

Driver's License

Number:

State: MO - Missouri

Lender:

Branch:

Requested Loan Amount:

Citizenship Status: US Citizen

Alien ID for Non-Citizens:

Field	Notes
Driver's License Number	
Driver's License State	Select the state/territory from the dropdown list.
Lender/Branch	Important: enter the OE Code (not the bank/branch name).
Requested Loan Amount	
Citizenship Status	Select either US Citizen or Qualified non-citizen from the dropdown list.
Alien ID for non-citizens	If not a US Citizen, enter your Alien Registration Number in this area.

- c. Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower completed References ?	<input type="radio"/> Yes	<input type="radio"/> No
Valid Borrower Signature ?	<input type="radio"/> Yes	<input type="radio"/> No
Borrower Signed Date:	<input type="text"/> / <input type="text"/> / <input type="text"/>	

- Borrower completed References?
- Valid Borrower Signature?

- d. *Do you have a Valid Borrower Signature?*

No: Go to step 5.

Yes: Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

5. Enter or view the following in the Student Section:

PLUS School Certification Screen - Student Section		
Last Name:	<input type="text"/>	
First Name:	<input type="text"/>	MI: <input type="text"/>
SSN: 041-90-5879		Birth Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="button" value="Borrower Section"/>	<input type="button" value="Student Section"/>	<input type="button" value="School Section"/>

Field	Notes
Last Name/First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	

6. Enter or view the following in the **School Information** section:

School Information	
School OE Code: 002498	Branch: 00 - PARK UNIVERSITY
Loan Period	
Start Date: <input type="text"/> / <input type="text"/> / <input type="text"/>	End Date: <input type="text"/> / <input type="text"/> / <input type="text"/>
Grade Level: Freshman	Enrollment Status: Full Time
Anticipated Graduation Date: <input type="text"/> / <input type="text"/> / <input type="text"/>	
PLUS Certified Loan Amount: <input type="text"/>	

Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Loan Period From/to Date	Enter in format MM/DD/YYYY

Field	Notes
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> • Full Time (F) • At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Estimated Financial Aid	
PLUS Certified Loan Amount	

7. Process Recommended Disbursement Dates as follows:

- Enter the disbursement date(s), and:
- Select the **Hold** or **Release** button (optional).

Recommended Disbursement Dates , indicate Hold/Release Disbursement

1st / / Hold ☐ Release ☐

2nd / / Hold ☐ Release ☐

3rd / / Hold ☐ Release ☐

4th / / Hold ☐ Release ☐

Do Not Print MPN: ☐

Save Clear Cancel

8. Click the **Continue with MPN Selection** button:

Recommended Disbursement Dates , indicate Hold/Release Disbursement

1st 09 / 15 / 2004 Hold ☐ Release ☐

2nd / / Hold ☐ Release ☐

3rd / / Hold ☐ Release ☐

4th / / Hold ☐ Release ☐

Continue with MPN Selection Clear Cancel

The screen refreshes, and you'll see one of the following:

The Borrower has no useable MPN on file with ASA. You will need to process this certification as a new MPN.

Lender OE Code: Branch Code:

Do Not Print MPN: ☐

Save Clear Cancel

If no MPN is found, you'll see the screen on the left.

If an MPN is found, you'll see the screen at right.

- you will need to decide if you want to use the existing MPN or create a new one.

Important:

- verify that the lender information on the existing MPN. **If the borrower has switched lenders, you must create a new MPN.**

☒ **USE CURRENT MPN ON FILE:** ASA has verified its system and found the following valid MPN:

Lender Name: FLEET NATIONAL BANK	Lender OE Code: 805317	Branch Code:
----------------------------------	------------------------	--------------

☐ **USE NEW MPN:** ASA shall process this certification as a NEW MPN. A new MPN record will be created regardless of any prior MPN on file. You may provide a valid lender code in the space below.

Lender OE Code: Branch Code:

Do Not Print MPN: ☐

Save Clear Cancel

If No MPN is Found: do the following:

- Enter the Lender OE Code and Branch Code (see top of previous figure), and:
- Go to step 9.

If a Valid MPN is Found: Determine if you want to *use the existing MPN*, or *create a new MPN*.

To Use the Existing MPN:

- Click the **Use Current MPN** radio button (see bottom of previous figuration:
- Go to step 10.

To Create a New MPN:

- Click the **Use New MPN** radio button (see bottom of previous figure).
- Enter the Lender OE Code and Branch Cottoned:
- Go to step 9.

-
9. Do you *want* MODEL Direct *to determine if an MPN is needed*, or *do you want to suppress the printing of an MPN?* (for example, you already have a signed paper MPN from the borrower):

If you want MODEL Direct **to make a determination**: leave the **Do Not Print MPN** checkbox blank.

If you want to suppress MPN Printing: check the **Do Not Print MPN** checkbox.

10. Click the **Save** button.

One of the following occurs:

- If your PLUS Loan is processed successfully, you'll see the following:
- If you are missing required data, you will see a dialog box advising you of the condition (see figure on page 14).



Correct the condition, and resave the application.

Adding a PLUS Full App

Important: After July 1, 2004...

PLUS Common applications (both full apps and FastApps) will no longer be in use, and the functionality to add PLUS Common Apps will be disabled/removed from MODEL Direct.

TO ADD A PLUS FULL APP IN MODEL DIRECT

1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Full Application** link:



You'll see the following screen, where you are prompted for the Borrower and Student Social Security Numbers:

3. Do the following:
 - a. Enter the borrower's SSN,
 - a. Enter the student's SSN, and:
 - b. Click the **Search** ButtonThe **Add PLUS Full App** screen appears:

Fields with a red asterisk (or comments in red) indicate that the field is required.

Note: if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 35).

Note: if a borrower application was already on file, existing fields will be filled in as available.


Click a button to jump to the given section on the page

Borrower Section


Student Section

School Information

Disbursement Information



A Password
 Logout



Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports Common Line Tools Files

Borrower Section Student Section School Section

• Template
 • Stafford MPN
 • PLUS MPN
 • PLUS Common App
 o Full Application
 o Certification Only

***Required**

PLUS Full Application Screen - Borrower Section

Last Name: Harrison
 First Name: James
 SSN: 000-00-0000
 Perm. Address: 35 Starr Road
 Address Line 2:
 City: Norwell
 Zip Code: 02061
 Is this a valid address? ☒ Yes ☐ No
 Phone Number: 7816591212
 Driver's License Number: S9350AA7
 Lender: 816591
 Requested Loan Amount: 2526
 Citizenship Status: US Citizen
 State of Legal Residence: MA - Massachusetts
 Employer Name: Apple
 City: Hingham
 Phone Number: 7817401212
 Borrower current delinquent? ☐ Yes ☒ No
 Borrower authorized EFT? ☒ Yes ☐ No
 Outstanding loan disbursed before 7/1/1993? ☐ Yes ☒ No
 If Yes, does borrower wish to:
 Postpone Payment? ☐ Yes ☒ No
 Capitalized Interest? ☐ Yes ☒ No
 Borrower completed References? ☐ Yes ☒ No
 Valid Borrower Signature? ☒ Yes ☐ No
 Borrower Signed Date: 12 / 05 / 2003

Borrower Section Student Section School Section

PLUS Full Application Screen - Student Section

Last Name: Harrison
 First Name: Janet
 SSN: 014-52-3494
 Citizenship Status: US Citizen
 Student current delinquent? ☐ Yes ☒ No
 Valid Student's Signature? ☒ Yes ☐ No
 Student Signed Date: 12 / 05 / 2003

Borrower Section Student Section School Section

School Information

School OE Code: 002498 Branch: 00 - PARK UNIVERSITY

Loan Period
 From Date: 01 / 01 / 2004 To Date: 05 / 31 / 2004
 Grade Level: Freshman Enrollment Status: Full Time
 Anticipated Graduation Date: 12 / 31 / 2007
 Cost of Attendance: 45000
 Estimated Financial Aid: 25000
 PLUS Certified Loan Amount: 5000

Recommended Disbursement Dates, indicate Hold/Release Disbursement

1st 01 / 01 / 2004 Hold ☐ Release ☒
 2nd 04 / 30 / 2004 Hold ☐ Release ☒
 3rd / / Hold ☐ Release ☐
 4th / / Hold ☐ Release ☐

Save Clear Cancel

4. Modify or view the following in the borrower section:

a. Enter the following demographic information:

***Required**

PLUS Full Application Screen - Borrower Section

Last Name: Harrison

First Name: James

SSN: 000-00-0000

Perm. Address: 35 Starr Road

Address Line 2:

City: Norwell

Zip Code: 02061

Is this a valid address? Yes

Phone Number: 7816591212

MI: J

Birth Date: 10 / 09 / 1960

State: MA - Massachusetts

Country: USA

Field	Notes
Borrower Last Name/First Name/MI	Last Name and First Name are required to create a loan record.
Borrower SSN	Read Only
Borrower Birth Date	
Borrower Perm Address	
Borrower Address Line 2	
Borrower City/State/Zip Code/Country	
Is this a valid address?	Select Yes or No from the dropdown menu.
Phone Number	

b. Enter the following License, Lender and Residence information:

Driver's License

Number: S9350AA7

State: MA - Massachusetts

Lender: Fleet

Branch: Holt

Requested Loan Amount: 2526

Citizenship Status: US Citizen

State of Legal Residence: MA - Massachusetts

Since: 10 / 09 / 1960

Field	Notes
Driver's License No.	
Driver's License State	Select the state/territory from the dropdown list.
Lender/Branch	Important: enter the OE Code (not the bank/branch name).
Requested Loan Amount	
Citizenship Status	Select either US Citizen or Qualified non-citizen from the dropdown list.
State of Legal Residence	Select the state/territory from the dropdown list (should match the driver's license state).
{State of Legal Residence} Since	Enter the date (in MM/DD/YYYY format) when the borrower began residence in the state specified

- c. Answer the following questions (by clicking the **Yes** or **No** radio button):

Borrower currently delinquent?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower authorized EFT?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Outstanding loan disbursed before 7/1/1993?	<input type="radio"/> Yes <input checked="" type="radio"/> No
If Yes, does borrower wish to:	
Postpone Payment?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Capitalized Interest?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower completed References?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Valid Borrower Signature?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Borrower Signed Date: 12 / 05 / 2003	

- Borrower currently delinquent?
- Borrower authorized EFT ?
- Outstanding loan disbursed before 7/1/1993 ?
- if Yes, does borrower wish to:
 - Postpone Payment ?
 - Capitalize Interest ?
- Borrower completed References ?
- Valid Borrower Signature?

- d. *Do you have a Valid Borrower Signature?*

No: Go to step 5.

Yes: Enter the borrower sign date (in MM/DD/YYYY format - see previous figure).

5. Enter or view the following in the Student Section:

PLUS Full Application Screen - Student Section	
Last Name: Harrison	MI:
First Name: Janet	Birth Date: 08 / 09 / 1985
SSN: 000-00-0000	
Citizenship Status: US Citizen	
Student currently delinquent? <input type="radio"/> Yes <input checked="" type="radio"/> No	
Valid student's Signature? <input checked="" type="radio"/> Yes <input type="radio"/> No	
Student Signed Date: 12 / 05 / 2003	
<input type="button" value="Borrower Section"/> <input checked="" type="button" value="Student Section"/> <input type="button" value="School Section"/>	

Field	Notes
Last Name/First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only
Borrower Birth Date	
Citizenship Status	Select either US Citizen or Qualified non-citizen from the dropdown list.
Student Currently Delinquent?	Select the Yes or No Radio button
Valid Student Signature?	
Student Signed Date	If the student provided a signature, enter the date (in MM/DD/YYYY format).

6. Enter or view the following in the **School Information** section:

School Information			
School OE Code:	002498	Branch:	00 - PARK UNIVERSITY
Loan Period			
From Date:	01 / 01 / 2004	To Date:	05 / 31 / 2004
Grade Level:	Freshman	Enrollment Status:	Full Time
Anticipated Graduation Date:	12 / 31 / 2007		
Cost of Attendance:	45000		
Estimated Financial Aid:	25000		
PLUS Certified Loan Amount:	5000		

Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Loan Period From/to Date	Enter in format MM/DD/YYYY.
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Freshman (GRADELEVEL_01) Sophomore (GRADELEVEL_02) Junior (GRADELEVEL_03) Senior (GRADELEVEL_04) Year 5 Undergrad (GRADELEVEL_05) 1st Year Grad (GRADELEVEL_A) 2nd Year Grad (GRADELEVEL_B) 3rd Year Grad (GRADELEVEL_C) 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Full Time (F) At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Cost of Attendance	
Estimated Financial Aid	
PLUS Certified Loan Amount	

7. Process Recommended Disbursement Dates as follows:

Recommended Disbursement Dates, indicate Hold/Release Disbursement							
1st	01	/	01	/	2004	Hold	Release
2nd	04	/	30	/	2004	Hold	Release
3rd		/		/		Hold	Release
4th		/		/		Hold	Release
<input type="button" value="Save"/> <input type="button" value="Clear"/> <input type="button" value="Cancel"/>							

- Enter the disbursement date(s), and:
- Select the **Hold** or **Release** button (optional)

8. Click the **Save** button.

One of the following occurs:

- If your PLUS Loan is processed successfully, you'll see the following:



- If you are missing required data, you will see a dialog box advising you of the condition (see figure on page 14).

Correct the condition, and resave the application.

Certifying a PLUS Fastap

Important: After July 1, 2004...

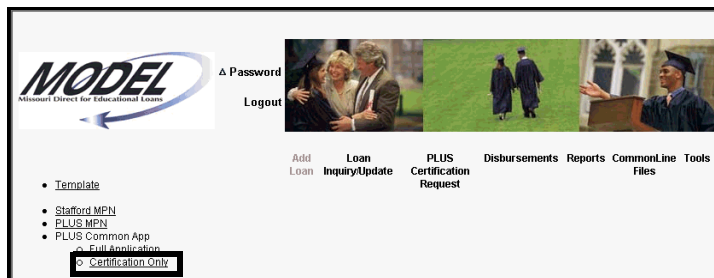
PLUS Common applications (both full apps and fast apps) will no longer be in use, and the functionality to add PLUS Common Apps will be disabled/removed from MODEL Direct.

❑ TO CERTIFY A PLUS FASTAP IN MODEL DIRECT

1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Certification Only** link:



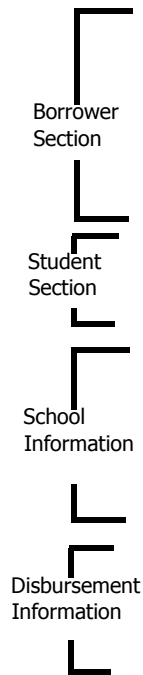
You'll see the following screen, where you are prompted for the borrower and Student Social Security Numbers:

3. Do the following:

- Enter the borrower's SSN,
- Enter the student's SSN, and:
- Click the **Search** Button.

The **Add PLUS Fastap** screen appears:

Note: if a borrower application was already on file, existing demographic fields will be filled in as available.



Fields with a red asterisk (or comments in red) indicate that the field is required.

Note:

- Most fields are required on a Fastap (see table on next page).
- if an editable field is not required, you can add it later via the **Loan Inquiry/Update** menu (see page 35).

4. Modify or view the following information in the **Borrower** section:

	Required?	Notes
Last Name/First Name	Y	
MI	N	
SSN		Read Only
Birth Date	Y	
Perm Address	Y	
Address Line 2	N	
City/State/Zip Code/	Y	
Country	N	
Is this a valid address?	Y	Select Yes or No from the dropdown menu.
Phone Number	N	
Lender/Branch	N	Important: enter the OE Code (not the bank/branch name).

5. Enter or view the following in the Student Section:

PLUS FastAp Screen - Student Section	
SSN: 000-00-0000	
Last Name*: <input type="text" value="Hanson"/>	
First Name*: <input type="text" value="Linda"/>	MI: <input type="text" value="R"/>

Field	Notes
Last Name/First Name/MI	Last Name and First Name are required.
Borrower SSN	Read Only

6. Enter or view the following in the **School Information** section:

PLUS FastAp Screen - School Information	
School OE Code: 002498	Branch: <input type="text" value="00 - PARK UNIVERSITY"/>
Anticipated Graduation Date*: <input type="text" value="05"/> / <input type="text" value="31"/> / <input type="text" value="2007"/>	
Grade Level*: <input type="text" value="Sophomore"/>	
Enrollment Status*: <input type="text" value="At Least Half Time"/>	
Loan Period	
From Date*: <input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="2004"/>	To Date*: <input type="text" value="05"/> / <input type="text" value="31"/> / <input type="text" value="2004"/>
Cost of Attendance*: <input type="text" value="5000"/>	
Estimated Financial Aid*: <input type="text" value="2000"/>	
PLUS Certified Loan Amount*: <input type="text" value="3000"/>	

Note: all fields are required

Field	Notes
School OE Code	Read only
School Branch Code	If applicable, select from the dropdown list.
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> • Freshman (GRADELEVEL_01) • Sophomore (GRADELEVEL_02) • Junior (GRADELEVEL_03) • Senior (GRADELEVEL_04) • Year 5 Undergrad (GRADELEVEL_05) • 1st Year Grad (GRADELEVEL_A) • 2nd Year Grad (GRADELEVEL_B) • 3rd Year Grad (GRADELEVEL_C) • 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> • Full Time (F) • At Least Half Time (H)
Loan Period From/to Date	Enter in format MM/DD/YYYY
Cost of Attendance	
Estimated Financial Aid	
PLUS Certified Loan Amount	

7. Process Recommended Disbursement Dates as follows:

- Enter the disbursement date, and:
- Select the **Hold** or **Release** button (optional).

8. Click the **Save** button.

One of the following occurs:

- If your PLUS Loan is processed successfully, you'll see the following:



- If you are missing required data, you will see a dialog box advising you of the condition (see figure on page 14). Correct the condition, and resave the application.

Working with a Loan Template

When you need to enter multiple loans with similar information (i.e., several loans with the same disbursement date, same loan period, etc.). you can create a template - and avoid keying repetitive data.

In the following example, we're planning to add all loan data for incoming freshman. All of them have the same:

- Branch Code,
- Loan Period Dates,
- Stafford Subsidized/Unsubsidized split,
- Disbursement Dates,
- Grade Level, and:
- Enrollment Status.

Lastly:

- All require the printing/processing of an MPN.

We create a template in which all available fields are filled in:

MODEL
Mission Direct for Educational Loans

Δ Password
Logout

• Template
• Stafford MPN
• PLUS MPN
• PLUS Common App
 ○ Full Application
 ○ Certification Only

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Tools
Files

School Information
School OE Code: 002498 Branch: 00 - PARK UNIVERSITY

Loan Information
Loan Period
From Date: 09 / 01 / 2004 To Date: 05 / 31 / 2005

Certified Loan Amounts
Subsidized: 1312 Unsubsidized: 1313

Recommended Disbursement Dates, indicate Hold/Release Disbursement
1st 09 / 07 / 2004 Hold ☐ Release ☐
2nd 05 / 01 / 2005 Hold ☐ Release ☐
3rd / / Hold ☐ Release ☐
4th / / Hold ☐ Release ☐


Grade Level: Freshman
Enrollment Status: Full Time
Anticipated Graduation Date: 05 / 31 / 2007
Do Not Print MPN: ☐

Save Clear

Branch Code Loan Period (Start Date/End Date) Grade Level, Enrollment Status, and Anticipated Graduation Date Sub/UnSub Amounts Disbursement Dates

Do Not Print MPN Flag (unchecked in this example, because we're entering loans for incoming freshman who require an MPN).

When we go to add a new Stafford Loan, all fields from the template are filled in for the new loan. We need only add student-specific information:



[Δ Password](#)
[Logout](#)

- Template
- Stafford
- PLUS Full
- PLUS FastAp

[Add Loan](#)

[Loan Inquiry/Update](#)

[Certify PLUS](#)

[Disbursements](#)

[Reports](#)

[CommonLine Files](#)

[Tools](#)

School Information

School OE Code: 002498

Branch: 00 - PARK UNIVERSITY

Borrower's Last Name:

First Name:

SSN: 015-66-2345

Perm. Address:

Address Line 2:

City:

Zip Code:

Is this a valid address? Yes

Phone Number:

Email Address:

Lender OE Code:

Branch Code:

Grade Level: Freshman

Enrollment Status: Full Time

Anticipated Graduation Date: 05 / 31 / 2007

Loan Period

From Date: 09 / 01 / 2004 To Date: 05 / 31 / 2005

Certified Loan Amounts (At least one Certified Loan Amount Must be completed).

Subsidized: 1312 Unsubsidized: 1313

Recommended Disbursement Dates , indicate Hold/Release Disbursement

1st 09 / 07 / 2004 Hold Release

2nd 05 / 01 / 2005 Hold Release

3rd / / Hold Release

4th / / Hold Release

Do Not Print MPN:

Save

Clear

Cancel

Information from the template is automatically added when you enter a new loan.

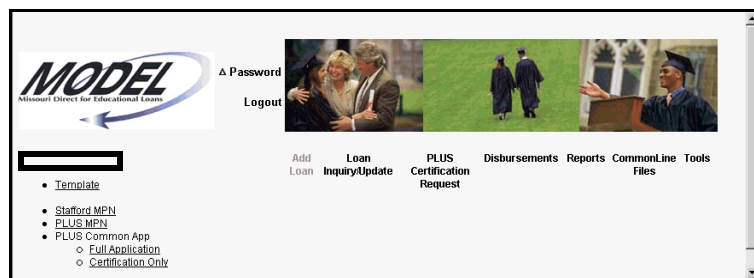
Note: you can choose to override the template fields if necessary.

TO CREATE A LOAN TEMPLATE:

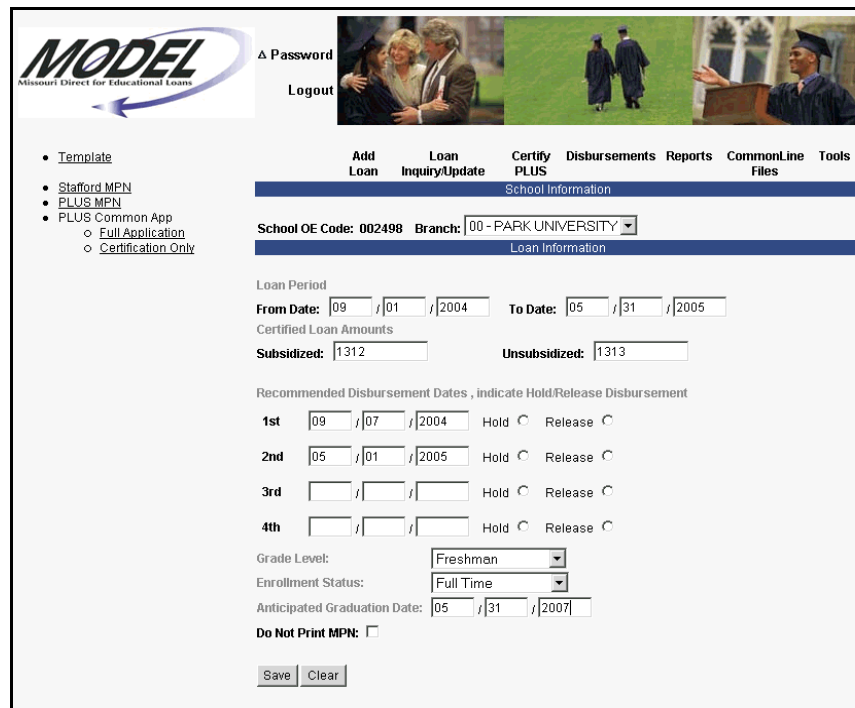
1. From the MODEL Direct Home page, select the **Add Loan** link:



2. Click the **Template** link:



You'll see the **Loan Template** Screen:



MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

- [Template](#)
- [Stafford MPN](#)
- [PLUS MPN](#)
- [PLUS Common App](#)
 - [Full Application](#)
 - [Certification Only](#)

Add Loan **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **CommonLine** **Tools** **Files**

School Information

School OE Code: 002498 Branch: 00 - PARK UNIVERSITY

Loan Information

Loan Period
From Date: 09 / 01 / 2004 To Date: 05 / 31 / 2005

Certified Loan Amounts
Subsidized: 1312 Unsubsidized: 1313

Recommended Disbursement Dates, indicate Hold/Release Disbursement

1st 09 / 07 / 2004 Hold ☐ Release ☐

2nd 05 / 01 / 2005 Hold ☐ Release ☐

3rd / / Hold ☐ Release ☐

4th / / Hold ☐ Release ☐

Grade Level: Freshman

Enrollment Status: Full Time

Anticipated Graduation Date: 05 / 31 / 2007

Do Not Print MPN: ☐

Save Clear

3. Enter any or all of the following fields:

Field	Notes
School Branch Code	If applicable, select from the dropdown list.
Loan Period From/to Date	Enter in format MM/DD/YYYY.
Certified Loan Amount	While not required for the template, all Stafford loans must have either a subsidized or unsubsidized amount specified.
Disbursement Date/Status	<ul style="list-style-type: none"> Enter Date (in MM/DD/YYYY format), and: Select the Hold or Release radio button (optional).
Grade Level	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Freshman (GRADELEVEL_01) Sophomore (GRADELEVEL_02) Junior (GRADELEVEL_03) Senior (GRADELEVEL_04) Year 5 Undergrad (GRADELEVEL_05) 1st Year Grad (GRADELEVEL_A) 2nd Year Grad (GRADELEVEL_B) 3rd Year Grad (GRADELEVEL_C) 4th Year + Grad (GRADELEVEL_D)
Enrollment Status	Select one of the following from the dropdown list: <ul style="list-style-type: none"> Full Time (F) At Least Half Time (H)
Anticipated Graduation Date	Enter in format MM/DD/YYYY.
Do Not Print MPN	See sidebar on page 14.

Important...

- Your template is only available to you during your current login session.
 - You cannot share a template across multiple browser sessions on the same machine.
 - Your template is not saved if your session times out due to inactivity.
- You can modify your template by:
 - returning to the Template Screen,
 - editing your template, and:
 - saving your changes.
- When adding a loan, you can override fields populated by the template.

4. Click the **Save** button.

5. The following occurs:

- You'll see the following screen, alerting you that your template was saved and is available:



- When you create new loans, your template information will appear in the field(s) you added (see page 32).

LOAN INQUIRIES AND UPDATES IN MODEL DIRECT

Before you begin...

By regulation, you can only view application, loan and disbursement data associated with your institution.

For example:

- Jane S. has transferred into your school from another school.

You cannot view application, loan and disbursement data from the previous school.

MODEL Direct will alert you if you do not have the required privileges or relationship to view a specific record. For more information, see your system administrator or MODEL Direct school representative.

From the Loan Inquiry/Update Menu you can view and/or modify:

- Application Detail (including a PDF copy of the borrower's MPN - see page 40)
- Loan Detail (see page 54)
- Demographic Information (see page 59)
- Summary information for the borrower (on the Master Borrower Screen - see page 60)
- Summary information for the Student (on the Master Student Screen - see page 66)
- Data on borrower Claims and Preclaims (see page 71 and page 73)
- Holds and Releases (see page 75)

You can also:

- Update multiple hold/release statuses with one transaction (see page 77)

The Inquiry Search Screen

You search for application and loan records in MODEL Direct by:

- Demographic information (SSN, Last Name/First Name combination),
- CommonLine ID (if the application or loan record was submitted via CommonLine file), or:
- Loan ID (a unique ID assigned to each loan record by the system, in the format LOXXXXXXXXX):



From the MODEL Direct Home Page, click the **Loan Inquiry/Update**

You can change the Hold/Release status of multiple records (see page 77).

Person Search

- See page 37 for restrictions on Person searches.

CommonLine ID Search

Loan ID Search

MODEL
Missouri Direct for Educational Loans

Δ Password Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

- Person Search
- Multiple Updates
 - Hold/Release Flag

To Search for a person, please enter SSN or Name, or you may search by the CommonLine Unique ID or MDHE Loan ID. You may also access one of MODEL's "Multiple Update" features by clicking a link in the left menu.

Social Security Number:

Last Name:

First Name: MI:

Date of Birth: / /

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID:

To search for a loan, please enter the loan ID.

Loan ID:

Consult the chart below to determine which type of query to use:

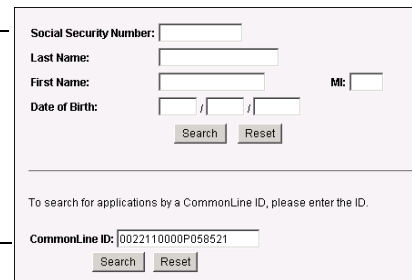
Use This Inquiry type...	when you have this information...	to perform these actions:
Person Search	<ul style="list-style-type: none"> • SSN, or: • a Name/Phone Number combination 	<ul style="list-style-type: none"> • View Application Data (see page 37). • Download a borrower's MPN (see page 39). • View/modify Loan Detail (see page 54). • View/modify Demographic Information (see page 59). • View Borrower Summary Information (see page 75).
CommonLine ID	a Commonline File ID	<ul style="list-style-type: none"> • view an application submitted via a CommonLine file (see page 37).
Loan ID	a Loan ID (in the format LOA0000XXXXX)	<ul style="list-style-type: none"> • view specific loans associated with a borrower/student of your institution (see page 54).

Doing an Application Search

TO PERFORM AN APPLICATION SEARCH:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
3. In the Person section, enter:
 - an SSN, or:
 - a Name/Date of Birth combination, or:
 - a Commonline ID.

If you search by SSN or Commonline ID, the Application detail window appears (See page 40).



Social Security Number:

Last Name: MI:

First Name:

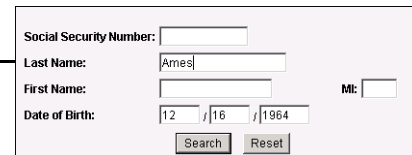
Date of Birth: / /

To search for applications by a CommonLine ID, please enter the ID.

CommonLine ID:

You can also search by:

- last name, or:
- a combination of name (First/Last/MI) and date of birth.



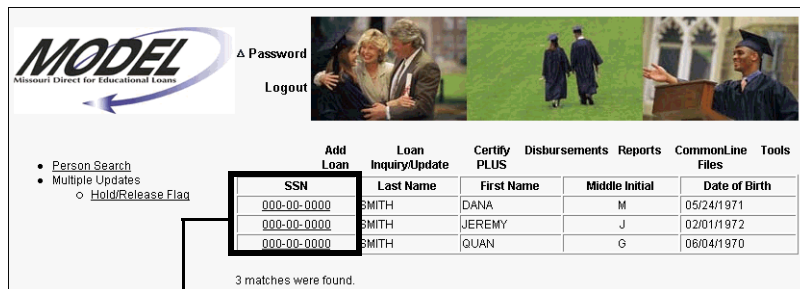
Social Security Number:

Last Name: MI:

First Name:

Date of Birth: / /

Searches Returning Multiple Records...



MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

• Person Search
• Multiple Updates
 ○ Hold/Release Flag

Add Loan **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **CommonLine Files** **Tools**

SSN	Last Name	First Name	Middle Initial	Date of Birth
000-00-0000	SMITH	DANA	M	05/24/1971
000-00-0000	SMITH	JEREMY	J	02/01/1972
000-00-0000	SMITH	QUAN	G	06/04/1970

3 matches were found.

- If your search returns between 2 and 20 names, you'll see a screen similar to the figure above. Click on the SSN link to open the Application Detail window (see page 40).
- If your search returns more than 20 names, you will be advised to refine your search by entering a first name and/or Date of Birth.

Once you've selected a specific account, the **Application List** window appears:

Save yourself time...

If you need to perform more than one task for an individual, use the links at right to work with their account. It will save you the effort of having to re-enter your search criteria.

MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Tools Files

To view/update application detail, click on the application ID.

SSN: 777-77-7777
Name: LISA ANES

Application ID: APP000850945

Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promote
SF	Approved	\$1,833.00 12/01/2003	12/01/2003	Y	Y	Y	Download
SU	Approved	\$1,867.00 12/01/2003	12/01/2003	Y	Y	Y	Download

View Details: column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

Click this link to view Application Detail (see page 40).

Note: you can only view Application Detail if the Application Details field equals **Y**.

Click the Download link to view and/or print a PDF copy of the borrower's MPN (see page 39)

- Only available when:
 - the guarantor holds the original MPNs, or
 - the ESign process is used by the guarantor.

4. View the following:

Field	Description/Notes
Loan Type	One of the following: <ul style="list-style-type: none"> SF Stafford Subsidized SU Stafford Unsubsidized PL PLUS SL SLS CL Consolidation RF Refinanced
Loan Status	One of the following: <ul style="list-style-type: none"> A Approved B Approved For Disbursement I Incomplete R Rejected
Approved/Certified Amount/Date Approved	
Application Receive Date	
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

Field	Description/Notes
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account (see step 5).

5. *Do you want to view Application Detail?*

No: Go to Step 6.

Yes: See page 40.

6. *Do you want to view/download a borrower MPN?*

No: The procedure is complete.

Yes: See the next section.

Viewing and Printing an MPN

Before you Begin...

If you (or the guarantor you are working with) does not participate in the ESign process, *you will not be able to view completed (scanned) MPNs or ESIGN MPNs.*

- You *will* be able to print out an MPN for a borrower signature.

☐ To VIEW OR PRINT A BORROWER MPN:

1. Navigate to the Application ID you want to view:

a. Log into MODEL Direct, if you have not already done so (See page 2).

b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).

c. Locate the person whose Application you want to view (see page 37).

2. From the Application List screen, click the **Download** link for the desired loan:

MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Tools
Files

• Person Search
 ◦ Application List
 ◦ Loan Detail
 ◦ Demographics
 ◦ Master Borrower
 ◦ Master Student
 ◦ Claims and Preclaims
 ◦ Hold and Release

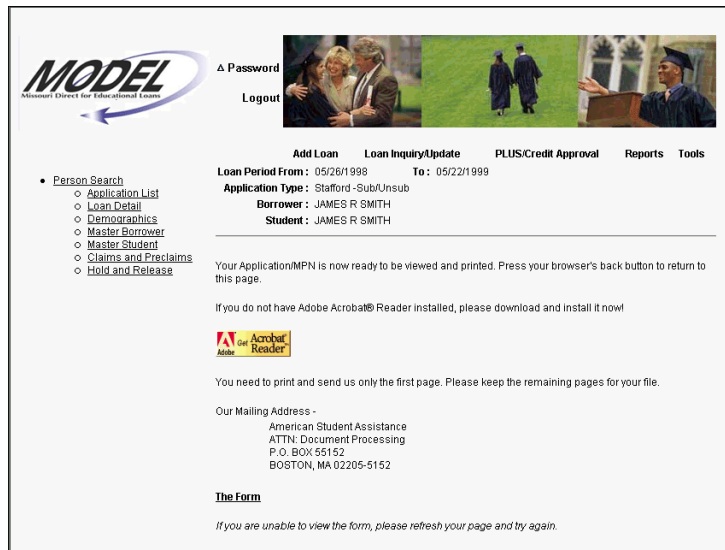
To view/update application detail, click on the application ID.

SSN: 777-77-7777
Name: LISA ANES
Application ID: APP000850945

Loan Type	Loan Status	Approved/Certified Amount Date Approved	Application Receive Date	B	S	View Details	Promote
SF	Approved	\$1,833.00 12/01/2003	12/01/2003	Y	Y	Y	Download
SU	Approved	\$1,667.00 12/01/2003	12/01/2003	Y	Y	Y	Download

View Details column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

You'll see the following:

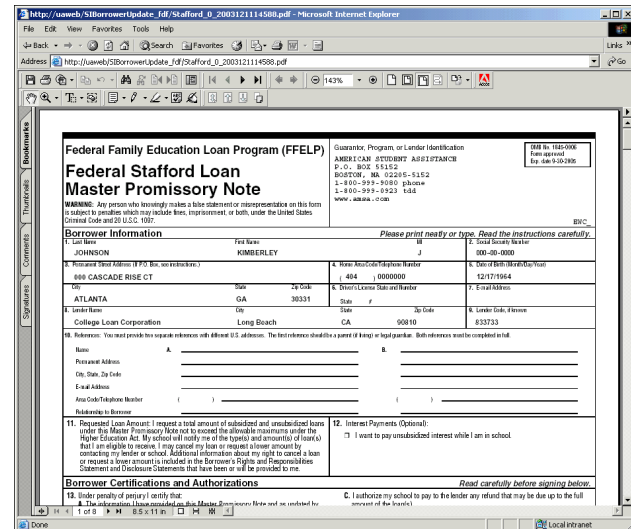


MODEL Direct launches Adobe Acrobat, which displays a copy of the MPN:

You can save or print the MPN:

- To Save the MPN, you must have:
 - the full version of Adobe Acrobat, or:
 - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



Viewing Application Detail

You can also view Application Detail...

- from the Master Borrower Screen (See page 60), and:
- the Master Student Screen (see page 66).

To VIEW A BORROWER'S APPLICATION DETAIL:

1. Navigate to the Application ID you want to view:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
 - c. Locate the person whose Application you want to view (see page 37).
2. From the Application List screen, click the **Application ID** link:



The screenshot shows the MODEL Direct web application interface. At the top left is the MODEL logo with the tagline "Missouri Direct for Educational Loans". To the right are links for "Password" and "Logout". Below the logo is a "Person Search" menu with options: Application List, Loan Detail, Demographics, Master Borrower, Master Student, Claims and Preclaims, and Hold and Release. To the right of the menu are navigation links: Add Loan, Loan Inquiry/Update, Certify PLUS, Disbursements, Reports, CommonLine, and Tools Files. Below these links is a message: "To view/update application detail, click on the application ID." The user's SSN is 777-77-7777 and their name is LISA ANES. A table titled "Application ID: APP000850945" lists applications. The table has columns: Type, Status, Certified Amount, Date Approved, Application Receive Date, B, S, View Details, and Promote. There are two rows of data: one for SF (Student Financial) and one for SU (Student Unemployment), both with a status of "Approved" and a certified amount of \$1,833.00 and \$1,667.00 respectively. The application receive date for both is 12/01/2003. The View Details column shows "Y" for both, and the Promote column shows "Download" for both.

Type	Status	Certified Amount	Date Approved	Application Receive Date	B	S	View Details	Promote
SF	Approved	\$1,833.00	12/01/2003	12/01/2003	Y	Y	Y	Download
SU	Approved	\$1,667.00	12/01/2003	12/01/2003	Y	Y	Y	Download


View Details column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

The **Application Detail** window appears:

Use these buttons to quickly jump to a given section of the screen

Important: you will see additional sections on this screen under the following conditions:

- If the application could not be approved, you will see the **Reasons for Non-Approval** section (See detail on page 45).
- If Application Loans cannot be approved for disbursement, (for example, the MPN is missing or incomplete) you will see the **Reasons Not Approved** section (See detail on page 45).



Δ Password
 Login

Add Loan
 Loan Inquiry/Status
 Certify PLUS
 Disbursements
 Reports
 Comment Log
 Tools
 Files

For additional information, click a loan from the list.

Loan ID	Loan Type	Status / Date	Approval Amount / Date	Disbursement Status / Status Date
LOAD01009209	SF	Approved 12/01/2003	\$1,833.00 12/01/2003	Pending Disbursement 12/01/2003
LOAD01009210	SF	Approved 12/01/2003	\$1,867.00 12/01/2003	Pending Disbursement 12/01/2003

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

Borrower Information

SSN: 000-00-0000

Last Name: ANES

First Name: LISA

Date Of Birth: 12 / 16 / 1984

Address Line 1: 000 J LANE

City: BRANDON

State: FL - Florida

Zip Code: 33511

Telephone: 8138888888

Email Address:

Driver's License #: A520520649560

Citizenship: [Unknown]

Amount Requested: \$3,500.00

E-Signature: [Unknown]

Validating Agency OE Code:

Deliver Payment: Y

Capitalized Interest: Y

Prior Default: Y

Valid Address? Y

Is Address a Permanent Street Address (not a P.O. box)? Yes

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

Student Information

SSN: 000-00-0000

Last Name: ANES

First Name: LISA

Date Of Birth: 12/16/1984

Citizenship: [Unknown]

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

School Information

School OE Code: 002498

Name: PARK UNIVERSITY

School Signature: Yes

Start Date: 09 / 08 / 2003

End Date: 12 / 22 / 2003

Grade Level: Senior

Enrollment Status: Full Time

Anticipated Graduation Date: 12 / 31 / 2003

Cost of Attendance: \$6,083.00

Estimated Financial Aid: \$0.00

Expected Family Contribution: \$1,256.00

Adjusted Gross Income: \$0.00

Certified Loan Amount: \$1,833.00

Stafford Subsidized: \$1,867.00

PLUS: \$0.00

Preferred Disbursement Dates - Indicate Hold/Release Disbursement

1st 12 / 31 / 2003 Hold/Release: [None]

2nd / / / Hold/Release: [None]

3rd / / / Hold/Release: [None]

4th / / / Hold/Release: [None]

Terminate Application: [No]

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

Lender Information

Lender OE Code: 006773

Branch: 50

Name: SMARTFUNDS-MOHELA

Approved Amount: \$0.00

Stafford Subsidized: \$0.00

PLUS: \$0.00

Signature:

Current Holder: SMARTFUNDS-MOHELA

Current Servicer: MOHELA

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

Endorser Information

No endorser information found for this application.

Borrower Section
 Student Section
 School Section
 Lender Section
 Endorser Section

Update Reset

Application Summary (See detail on page 43)

Borrower Information (See detail on page 46)

Student Information (See detail on page 48)

School Information (See detail on page 49)

Lender Information (See detail on page 52)

Endorser Information (PLUS Loans Only - See detail on page 53)

3. In the **Summary** section, view the following:

Click the **Loan ID** link to be taken to the **Loan Detail** screen (see page 54).

For additional information, click a loan from the list.

Borrower:	LISA ANES (777-77-7777)				
Student:	LISA ANES (777-77-7777)				
Application ID:	APP000850945	MPN ID:	MPN000394722		
Date Received:	12/01/2003	MPN Serial Loan Code:	NEW		
Reallocation Date:		Application Type:	MPN Application		
Commonline ID:	0022110000P058521	Loan Group:	(SX) Stafford - Sub/Unsub		
Application Terminated:		Create Date:	12/01/2003		
Source Type:	CommonLine_4	EFT Authorization:	Y		

Application Loans:

Loan ID	Loan Type	Status / Date	Approved Amount / Date	Disbursement Status	Disbursement Status Date
LOA001009209	SF	Approved 12/01/2003	\$1,833.00 12/01/2003	Pending Disbursement	12/01/2003
LOA001009210	SU	Approved 12/01/2003	\$1,667.00 12/01/2003	Pending Disbursement	12/01/2003

[Borrower Section](#)
[Student Section](#)
[School Section](#)
[Lender Section](#)
[Endorser Section](#)

Field	Description/Notes
Borrower Name/SSN	Will be two different individuals on a PLUS application. Otherwise, the borrower and student will be the same.
Student Name/SSN	
Application ID/Date Received	Application ID is in format APP0000XXXXX
Reallocation Date	If loan amounts have been changed (for example, a reallocation between Stafford Sub and Unsub Loan pairs), this field displays the date the adjustment occurred.
Commonline ID	If the application was submitted via a CommonLine process, this field contains the CommonLine ID <ul style="list-style-type: none"> You can also search for an application via CommonLine ID - see page 37.
Application Terminated	If a Y appears in this field, the application has been terminated. <ul style="list-style-type: none"> For more information on terminating an application, see page 52.
Source Type	One of the following: <ul style="list-style-type: none"> ASAP CommonLine_4 CommonLine_5 Conversion from Mainframe Enterprise Web Client Electronic Paper
MPN ID	In format MPN000XXXXXX
MPN Serial Code	One of the following: <ul style="list-style-type: none"> New (First application on MPN) Serial (Additional application on MPN)

Field	Description/Notes
Application Type	One of the following: <ul style="list-style-type: none"> • Common Full App • Consolidated App • MPN Application • Non-Common FASTAP • Non-Common Full App • Common FASTAP
Loan Group	One of the following: <ul style="list-style-type: none"> • CL Consolidation • CO Stafford -Sub/Unsub, and SLS (conversion only) • PL PLUS • RF Refinanced • SF Stafford Subsidized • SL SLS • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub
Create Date	Date application was entered/accepted into the MODEL Direct database.
EFT Authorization	If a Y is in this field, the borrower has authorized EFT transfer of funds to the student's account.
Loan ID	In format LOA000XXXXX <ul style="list-style-type: none"> • This field is also a live link to the Loan Detail screen (see previous figure and page 54).
Loan Type	One of the following: <ul style="list-style-type: none"> • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Status/Date	Current Loan Status, and date current status was established. <ul style="list-style-type: none"> • Loan Status can be one of the following: <ul style="list-style-type: none"> - A Approved - B Approved For Disbursement - I Incomplete - R Rejected
Approval Amount/Date	Approved amount for this loan, and date of approval.
Disbursement Status/Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed

4. Do you see the following section beneath the summary information?

Reason(s) Not Approved		
Reasons Not Approved for Disbursement		
Loan ID	Type	Reason
LOA001009209	SF	Master Promissory Note is incomplete
LOA001009209	SF	The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN.
LOA001009210	SU	Master Promissory Note is incomplete
LOA001009210	SU	The signed MPN has not been returned or the borrower's electronic signature is missing from the MPN.

Note: if you see the **Reason(s) Not Approved for Disbursement** section, you will also see an additional button in the navigation bar in the other sections of the screen.

No: Proceed to step 5.

Yes: The loan(s) cannot be approved for disbursement. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXXX <ul style="list-style-type: none"> This field is also a live link to the Loan Detail screen (see figure above and page 54).
Loan Type	One of the following: <ul style="list-style-type: none"> SF Stafford Subsidized SU Stafford Unsubsidized PL PLUS SL SLS CL Consolidation RF Refinanced
Reason(s)	Reason for the delay (usually missing MPN information)

5. Do you see the following section beneath the summary information?

Reason(s) Not Approved		
Reasons for NON-Approval		
Loan ID	Type	Reason
LOA000254746	PL	Borrower Credit Denied

Note: if you see the **Reason(s) for Non-Approval** section, you will also see an additional button in the navigation bar in the other sections of the screen.

No: Proceed to step 6.

Yes: The loan was denied. Review the following:

Field	Description/Notes
Loan ID	In format LOA000XXXX
Loan Type	One of the following: <ul style="list-style-type: none"> • SF Stafford Subsidized • SU Stafford Unsubsidized • PL PLUS • SL SLS • CL Consolidation • RF Refinanced
Reason(s)	Reason for the denial (usually an incomplete MPN, or denied credit for a PLUS loan applicant).

Note...

You can also change Demographic Information directly from the Application List page (see page 59).

6. In the **Borrower Information** Section, view or modify the following:

Borrower Information	
SSN:	777-77-7777
Last Name:	ANES
First Name:	LISA
Date Of Birth:	12 / 16 / 1964
Address Line 1:	10 JULIE LANE
Address Line 2:	
City:	BRANDON
Zip Code:	33511
Telephone:	8886578888
Email Address:	
Driver's License #:	A520520649560
Citizenship:	Unknown
Amount Requested:	\$3,500.00
E-Signed:	
Validating Agency OE Code:	
Defer Payment:	Y
Capitalize Interest:	Y
Prior Debt:	
Valid Address?	Y
Is Address a Permanent Street Address (not a P.O. box)?	Yes
MI:	
State:	FL - Florida
Country:	
Lic. State:	FL - Florida
Alien ID #:	
Signature:	N
Validating Agency:	
Branch Code:	
References:	N
Current Default:	N
Valid Phone?	Y

[Borrower Section](#)
[Student Section](#)
[School Section](#)
[Lender Section](#)
[Endorser Section](#)

Before you begin...

- The Phase (or processing stage) of a loan may affect what fields are available for editing.
The tables in this section make reference to these loan phase codes. For descriptions of these codes, see *Appendix A, Loan Phase Code Descriptions*.
- Once a PLUS Full or Fastap has been approved, you must contact the guarantor to change any of the following fields:
 - Driver's License #
 - Lic. State
 - Citizenship
 - Alien ID #
 - Amount Requested

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	
Driver's License #	U (see note and sidebar at right)	Can only be updated if: <ul style="list-style-type: none"> • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Lic. State	U (see note and sidebar at right)	Select a state from the dropdown list. <ul style="list-style-type: none"> • Can only be updated if: <ul style="list-style-type: none"> - you are processing a PLUS Full or Fastap, and: - the Application has not been approved yet (i.e., has a loan phase code of 0).
Citizenship	U (see note and sidebar at right)	Can only be updated if: <ul style="list-style-type: none"> • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note and sidebar at right)	Can only be updated if: <ul style="list-style-type: none"> • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Amount Requested	U (see note and sidebar at right)	Can only be updated if: <ul style="list-style-type: none"> • you are processing a PLUS Full or Fastap, and: • the Application has not been approved yet (i.e., has a loan phase code of 0).
Signature	R	A Y in this field indicates that the application has a valid signature.
E-Signed	R	A Y in this field indicates that the application has been electronically signed.

Field Name	Read Only (R)/ Update (U)	Description/Notes
Validating Agency	R	If the application has a digital signature, this field contains the name of the Validating Agency.
Validating Agency OE Code	R	If the application has a digital signature, this field contains the OE Code of the Validating Agency.
Validating Agency Branch Code	R	If the application has a digital signature, this field contains the Branch Code of the Validating Agency (if applicable).
Defer Payment	R	Y indicates that the borrower elected to defer interest payments while in school (Stafford Unsub loans only).
Capitalized Interest	R	Y indicates that the borrower elected to capitalize interest payment (Stafford Unsub loans only).
References	R	Y indicates that the borrower has provided valid references.
Current Default	R	Y indicates that the borrower is currently in default on an FFELP, FDLP or Perkins loan.
Prior Debt	R	Y indicates that the borrower has existing Stafford or PLUS Loans.
Valid Address / Valid Phone	R	Y indicates that the borrower has provided a valid address and phone.
Is Address a Permanent Street Address (not a P.O. Box)?	U	Select Yes or No from the dropdown list.

7. In the **Student** Section, view or modify the following:

Student Information			
SSN:	777-77-7777		
Last Name:	ANES	MI:	
First Name:	LISA		
Date Of Birth:	12/16/1964		
Citizenship:	Unknown	Alien ID #:	

[Borrower Section](#)
[Student Section](#)
[School Section](#)
[Lender Section](#)
[Endorser Section](#)

Field Name	Read Only (R)/ Update (U)	Description/Notes
SSN	R	
Last Name/First Name/MI	U	
Date of Birth	U	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Citizenship	U (see note)	Can only be updated if: <ul style="list-style-type: none"> you are processing a PLUS Full or Fastap, and; the Application has not been approved yet (i.e., has a loan phase code of 0).
Alien ID #	U (see note)	Can only be updated if: <ul style="list-style-type: none"> you are processing a PLUS Full or Fastap, and; the Application has not been approved yet (i.e., has a loan phase code of 0).

8. In the **School** Section:

School Information			
School OE Code:	002498	Branch:	00
Name:	PARK UNIVERSITY		
School Signature:	Yes	Signature Date:	11/24/2003
Loan Period			
Start Date:	09 / 06 / 2003		
End Date:	12 / 22 / 2003		
Grade Level:	Senior	Enrollment Status:	Full Time
Anticipated Graduation Date:	12 / 31 / 2003		
Cost of Attendance:	\$6,083.00		
Estimated Financial Aid:	\$0.00		
Expected Family Contribution:	\$1,256.00		
Adjusted Gross Income:	\$ 0.00		
Certified Loan Amount			
Stafford Subsidized:	\$1,833.00		
Stafford Unsubsidized:	\$1,667.00		
PLUS:	\$ 0.00		
Preferred Disbursement Dates , indicate Hold/Release Disbursement			
1st	12 / 08 / 2003	Hold/Release:	Release
2nd	/ /	Hold/Release:	None
3rd	/ /	Hold/Release:	None
4th	/ /	Hold/Release:	None
Terminate Application: No			

a. View or modify the following school/financial information:

Field Name	Read Only (R)/ Update (U)	Description/Notes
School OE Code	R	
Branch	U	For Disbursement Services loans: <ul style="list-style-type: none"> cannot be updated once the loan appears on a Paid Disbursement Invoice (i.e., after Phase 3). For Non-Disbursement Services loans: <ul style="list-style-type: none"> cannot be changed if: <ul style="list-style-type: none"> the current date is more than seven days after the approval date, or: the loan's earliest disbursement date is less than eight days from the current date.
Name	R	
School Signature	R	One of the following: Yes , No , or Invalid <ul style="list-style-type: none"> Cannot be updated after approval.
Signature Date	R	Date school signature status was assigned <ul style="list-style-type: none"> Cannot be updated after approval.
Start Date	U	Can be updated at any time through Phase 4.
End Date	U	
Grade Level	U	
Enrollment Status	U	
Anticipated Graduation Date	U	
Cost of Attendance	U (see note)	Can be updated: <ul style="list-style-type: none"> on PLUS Full and Fastaps. Cannot be updated: <ul style="list-style-type: none"> for PLUS MPN and Stafford MPN applications.
Estimated Financial Aid		
Expected Family Contribution		
Adjusted Gross Income	R	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Stafford Subsidized	U	For Disbursement Services loans: <ul style="list-style-type: none"> Field can be changed: <ul style="list-style-type: none"> Prior to disbursement invoicing (Phase 2) When the loan has appeared on a roster (phase 4). Field cannot be changed: <ul style="list-style-type: none"> when the loan is on a paid disbursement invoice, but not yet on a roster (phase 3). For Non-Disbursement Services loans: <ul style="list-style-type: none"> Field can be changed if: <ul style="list-style-type: none"> the current date is more than seven days after the approval date, and: the earliest disbursement date is less than eight days from the current date (phase 4). Note: the first disbursement may be in the past (i.e., have already occurred). Field cannot be changed when <ul style="list-style-type: none"> the current date is less than eight days after approval, or: the loan's earliest disbursement date is more than seven days in the future.
Stafford Unsubsidized		
PLUS	U	Cannot be updated after approval, unless: <ul style="list-style-type: none"> it is a Pre-Approval, Disbursement Services Loan (i.e., full service), and; it has not yet appeared on a Disbursement Invoice (Phase 2 PA DS).

Adding or Modify Disbursement Information

Important...

You can also modify Disbursement information from the home page (by using the Disbursement link - see page 93).

b. Do you want to add or modify disbursement dates or statuses?

Preferred Disbursement Dates, Indicate Hold/Release Disbursement

1st	12	/	08	/	2003	Hold/Release:	Release
2nd		/		/		Hold/Release:	None
3rd		/		/		Hold/Release:	None
4th		/		/		Hold/Release:	None

Terminate Application: No

No: Go to step c

Yes: Do the following:

- Enter or change the disbursement date (in format mm/dd/yyyy).
- Select a status from the dropdown menu (**Hold**, **Release**, or **None**).

Terminating an Application

Important...

You cannot terminate an application once a loan connected to the application has been approved.

- While the loan may be cancelled, the loan record - and therefore the application associated with the loan record - must remain on the system.

c. Do you want to terminate the application?

Preferred Disbursement Dates, indicate Hold/Release Disbursement

1st	12	/	08	/	2003	Hold/Release:	Release
2nd		/		/		Hold/Release:	None
3rd		/		/		Hold/Release:	None
4th		/		/		Hold/Release:	None

Terminate Application: No

No: You are done working in the school information section. Go to step 9.

Yes: Do the following:

- Select **Yes** from the dropdown list (See figure above).
- Click the **Update** button.

9. In the **Lender** section, modify or view the following:

Lender Information

Lender OE Code:	806773
Branch:	50
Name:	SMARTFUNDS-MOHELA
Approved Amount	
Stafford Subsidized:	\$0.00
Stafford Unsubsidized:	\$0.00
PLUS:	\$0.00
Signature:	
Current Holder:	SMARTFUNDS-MOHELA
Current Servicer:	MOHELA
OE:	806773
Branch:	50
OE:	700173
Branch:	

Borrower Section Student Section School Section Lender Section Endorser Section

Field Name	Read Only (R)/ Update (U)	Description/Notes
Lender OE Code/Branch	U	For Disbursement Services Loans: <ul style="list-style-type: none"> Field can be changed prior to disbursement invoicing (provided origination rights have not been sold) For Non-Disbursement Service Loans: <ul style="list-style-type: none"> Field cannot be changed after approval (Phase 0)
Name	R	

Field Name	Read Only (R)/ Update (U)	Description/Notes
Stafford Subsidized/ Stafford Unsubsidized/ PLUS	U	For Disbursement Services Loans: <ul style="list-style-type: none"> Field can be changed prior to disbursement invoicing (provided origination rights have not been sold) For Non-Disbursement Service Loans: <ul style="list-style-type: none"> Field can be changed: <ul style="list-style-type: none"> prior to approval (Phase 0) Field can not be changed if: <ul style="list-style-type: none"> the current date is less than eight days after approval, or; the loan's earliest disbursement date is more than seven days in the future.
Signature	R	
Current Holder Name/OE Code/Branch		
Current Servicer Name/ OE Code/ Branch		

10. In the **Endorser** section, view the following:

Endorser Information	
SSN:	XXX-XX-XXXX
Last Name:	THOMAS
First Name:	OTIS
Date of Birth:	08/08/1936
Address Line 1:	4292 Red Bandana Way
Address Line 2:	
City:	Ellicott City
Zip Code:	21042
Telephone:	4104653029
Valid Address:	Y
MI:	A
State:	MD
Country:	
Valid Phone:	Y

Borrower Section
Student Section
School Section
Lender Section
Endorser Section

Note: This section is only populated when:

- you are viewing a PLUS Loan, and;
- an endorser was required (i.e., the principal borrower was denied credit).

- SSN
- Last Name/First Name/MI
- Date of Birth
- Address Line 1
- Address Line 2
- City/State/Zip/Country
- Telephone
- E-mail Address
- Valid Address
- Valid Phone

Viewing Loan Detail

You can access Loan Detail in three ways:

- From the Application Detail screen (see page 43),
- From the Application List screen, or:
- From the MODEL Direct Home Page (see page 37).

TO VIEW LOAN DETAIL:

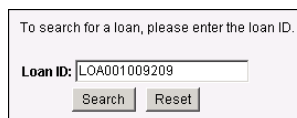
1. Log into MODEL Direct, if you have not already done so (See page 2)
1. ..
2. *What page are you currently on?*

If you don't have a specific Loan ID number...

You will have to access the loan via the borrower's Application screen (see page 37).

If you are on this page...	take the following steps...
MODEL Direct Home Page (see page 37)	a Click on the Loan Inquiry/Update link. You're prompted to enter the Loan ID (in format LOAXXX0000 - see following figure). b Go to step 3
Application List Page (see page 38)	a Do one of the following <ul style="list-style-type: none">- From the Main Menu, click on the Loan Inquiry/Update link (see page 37), or:- From the Person Search menu (at the left of the screen), click on the Loan Detail Link. You're prompted to enter the Loan ID (in format LOA0000XXXXX - see following figure). b Go to step 3.
Application Detail Page (see page 38)	a Click on the Loan ID link (see page 43). The Loan Detail screen appears (see figure on page 54). b Go to step 4.

3. Do the following:
 - o Enter the Loan ID (in format LOA0000XXXXX), and:
 - o Click the **Search** button



To search for a loan, please enter the loan ID.


Loan ID:

The Loan Detail screen appears:


Important: you can also view the detail of other loans associated with this borrower.

- If the row is highlighted in yellow, it indicates that you are currently viewing detail for that loan.
- Click on the **Loan ID** link to view the detail for another loan.

You can change the Hold/Release status (see page 57).



Δ Password
Logout



• **Person Search**

- Application List
- Loan Detail
- Demographics
- Master Borrower
- Master Student
- Claims and Preclaims
- Hold and Release

Add Loan
Loan Inquiry/Update
Certify PLUS
Disbursements
Reports
CommonLine Files
Tools

For additional loan information, click a loan from the list.

Borrower: LISA ANES (000-XX-XXXX)

Student: LISA ANES (000-XX-XXXX)

Application ID: APP000850945

Commonline ID: 0022110000P058521

MPN ID: MPN000394722

Receive Date: 12/01/2003

Reallocation Date:

Lender: SMARTFUNDS-MOHELA (80677350)

School: PARK UNIVERSITY (00249800)

Application Loans:

Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
LOA001009209	SF	Approved	\$1,833.00	12/01/2003
LOA001009210	SU	Approved	\$1,667.00	12/01/2003

Loan ID: LOA001009209

Loan Type: SF

Commonline ID Seq #: 1

Principal Balance: \$1,833.00

Total Principal Reduction: \$0.00

Accrued Interest: \$0.00

Current Default Principal O/S: \$0.00

Processing Status Date: 12/18/2003

Separation Date: 12/31/2003

Date Entered Repayment: 07/01/2004

NSLDS Status: Loan Originated

NSLDS Status Date: 12/01/2003

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	12/18/2003	\$916.00	No	MPN Hold	N	Y	729
2	02/04/2004	\$917.00	No	MPN Hold	N	Y	729
3		\$ 0.00	None				
4		\$ 0.00	None				

Update Reset

4. On the **Loan Detail** screen (see previous figure):

a. View the following application information:

Borrower: LISA ANES (000-XX-XXXX)

Student: LISA ANES (000-XX-XXXX)

Application ID: APP000850945

Commonline ID: 0022110000P058521

MPN ID: MPN000394722

Receive Date: 12/01/2003

Reallocation Date:

Lender: SMARTFUNDS-MOHELA (80677350)

School: PARK UNIVERSITY (00249800)

Field Name	Description/Notes
Borrower Name/SSN	
Student Name/SSN	

Field Name	Description/Notes
Application ID	In format APP0000XXXXX <ul style="list-style-type: none"> To view Application Detail, see page 40.
MPN ID	In format MPN0000XXXXX <ul style="list-style-type: none"> To view a copy of an MPN, see page 39.
Receive Date	Date application was received by your organization
Reallocation Date	If funds were reallocated on this loan (i.e., between Stafford Sub and Unsub amounts), the date the reallocation occurred.
Lender Name/OE Code	
School Name/OE Code	

b. Verify that you are viewing the correct loan detail:

When a row in the grid is highlighted in yellow, you are viewing detail for that loan.

Application Loans:				
Loan ID	Loan Type	Loan Status	Approved Amount	Approved Date
LOA001009209	SF	Approved	\$1,833.00	12/01/2003
LOA001009210	SU	Approved	\$1,667.00	12/01/2003

Loan ID:	LOA001009209
Loan Type:	SF
Commonline ID Seq #:	1
Principal Balance:	\$1,833.00
Total Principal Reduction:	\$0.00
Accrued Interest:	\$0.00
Current Default Principal O/S:	\$0.00
Processing Status Date:	12/18/2003
Separation Date:	12/31/2003
Date Entered Repayment:	07/01/2004
NSLDS Status:	Loan Originated
NSLDS Status Date:	12/01/2003

To view detail for another loan, click the **Loan ID** link.

c. View the following loan specific detail (see previous figure):

Field Name	Description/Notes
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: <ul style="list-style-type: none"> SF Stafford Subsidized SU Stafford Unsubsidized PL PLUS SL SLS CL Consolidation RF Refinanced
Loan Status	One of the following: <ul style="list-style-type: none"> Approved (A) Approved For Disbursement (B) Incomplete (I) Rejected (R)

Field Name	Description/Notes
Amount Approved	
Approval Date	
Commonline ID Sequence Number	If a Stafford sub/unsub loan pair is submitted via a Commonline file, the sequence number is used to distinguish the two loans.
Principal Balance	Balance currently due on loan.
Total Principal Reduction	If principal was reduced on this loan, the amount of the reduction.
Accrued Interest	If interest has accrued on the loan, the amount accrued.
Current Default Principal O/S	If loan is in default, the principal amount in default <ul style="list-style-type: none"> To view Claims and Preclaims information, see pages 71 - 73).
Processing Status Date	Date current Processing status (as listed in the Application Loan Grid) was established.
Separation Date	Date student graduated or left school (or is scheduled to leave).
Date Entered Repayment	Date student entered (or is expected to enter) into repayment.
NSLDS Status/Status Date	For a complete list of NSLDS Statuses, see Appendix B, <i>NSLDS Loan Status Codes</i> .

- d. View and/or change the following hold/release information:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	12/18/2003	\$916.00	No	MPN Hold	N	Y	729
2	02/04/2004	\$917.00	No	MPN Hold	N	Y	729
3		\$ 0.00	None				
4		\$ 0.00	None				

Set or release holds on pending disbursements (see page 58)

Important: to perform other disbursement changes, see page 93.

Field Name	Description/Notes
Disb #	In format LOA000XXXXX
Disbursement Date	Date of actual (or scheduled) disbursement.
Gross Amount	Disbursement amount minus applicable fees
Hold	Use the dropdown menu to change, add or remove a disbursement hold (see next section).

Field Name	Description/Notes
Hold Reason	One of the following: <ul style="list-style-type: none"> • A Copy Missing • Admin Hold • MPN Hold (Complete MPN Not Present) • Reallocation • School Hold • Other
Disbursement Flag	A Y indicates the funds have been disbursed.
ATOM II	<ul style="list-style-type: none"> • An N in this field indicates that the lender made (or is scheduled to make) the disbursement. • A Y indicates that the Guarantor (or the Guarantor's agent) made the disbursement.
Disbursement Agent Code	<p>For non disbursement services loans</p> <ul style="list-style-type: none"> • the disbursing lender's OE code appears in this field. <p>For disbursement services loans</p> <p>One of the following appears in this field:</p> <ul style="list-style-type: none"> - the OE Code of the guarantor, or; - the OE Code of the guarantor's agent (i.e., ELM).

To Change a Hold Status:

Before you attempt to change a hold status...

You can only edit a hold flag when you are working with a Disbursement Service loan in an approved status - i.e.:

- the ATOM II flag equals Y
- the loan status is either **Approved** or **Approved for disbursement** (see page 38),
- The loan has not been fully disbursed (or fully cancelled)
- the disbursement has not been invoiced.

If you attempt to change a hold in violation of MODEL Direct business rules, you will see an error message (along with the reason(s) for the failure).

- i.) In the Hold column, select one of the following from the dropdown menu:

Disb#	Disb Date	Gross Amount	Hold	Hold Reason	Disbursed	ATOM II	Disbursement Agent Code
1	12/18/2003	\$916.00	No	MPN Hold	N	Y	729
2	02/04/2004	\$917.00	No	MPN Hold	N	Y	729
3		\$ 0.00	None				
4		\$ 0.00	None				

- **Yes** - place a hold on the disbursement (i.e., change the status from **Hold** to **Release**)
- **No** - remove the hold (i.e., change the status from **Release** to **Hold**).

- ii.) Click the **Update** button

MODEL Direct will return a status message (see sidebar)

Viewing and Modifying Demographic Information

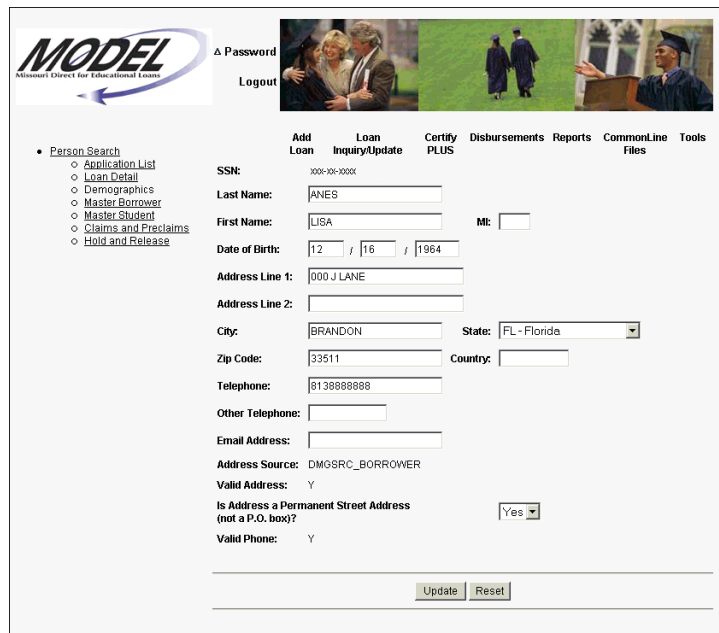
Note...

You can also change borrower demographic information from the Application Detail screen (in the borrower section - see page 46).

TO VIEW OR MODIFY DEMOGRAPHIC INFORMATION:

1. Navigate to the desired record:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
 - c. Locate the desired person (see page 37 - page 38).
2. From the Application List screen, select the Demographic link (See page 38).

The Demographics screen appears:



3. View or modify the following:

Field Name	Read Only (R) /Update (U)	Description/Notes
SSN	R	

Field Name	Read Only (R) / Update (U)	Description/Notes
Last Name/First Name/MI	U	
Date of Birth	U	
Address Line 1	U	
Address Line 2	U	
City/State/Zip/Country	U	Select a State from the dropdown list.
Telephone	U	
E-mail Address	U	
Address Source	U	<p>Indicates how address was obtained. Valid values are:</p> <ul style="list-style-type: none"> DMGSRC_ASADIRBWR (Borrower via Web Client) DMGSRC_BORROWER (Borrower) DMGSRC_COBORR (CoBorrower) DMGSRC_COLLECT (Collections System) DMGSRC_CREDIT (Credit Agency) DMGSRC_ENDORSER (Endorser) DMGSRC_HOLDER (Holder) DMGSRC_IRS (Internal Revenue Service) DMGSRC_LENDER (Lender) DMGSRC_OTHER (Other) DMGSRC_REFERENCE (Reference) DMGSRC_SCHOOL (School) DMGSRC_SERVICER (Servicer) DMGSRC_STUDENT (Student)
Valid Address	R	<p>System will update this value if:</p> <ul style="list-style-type: none"> The original value of this field was N (i.e., the record did not contain a valid address), and: You update any of the address fields during this session.
Is Address a Permanent Street Address (not a P.O. Box)?	U	<p>Select Yes or No from the dropdown list.</p> <ul style="list-style-type: none"> Important: Set this field to Y before updating the record (your update will fail if the value of this field is N).
Valid Phone	R	<p>System will update this value if:</p> <ul style="list-style-type: none"> The original value of this field was N (i.e., the record did not contain a valid phone number), and: You update the phone number during this session.

4. Click the **Update** button.

Working with the Master Borrower Screen

Use the Master Borrower Screen to:

- access Application Detail (see page 40), and:

Note...

The Master Borrower screen only displays loans guaranteed by your operating organization.

- view summary information concerning the borrower's indebtedness.

**To WORK WITH THE MASTER BORROWER SCREEN:**


1. Navigate to the desired record:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 36).
 - c. Locate the desired borrower (see page 37 - page 38).
2. From the Application List screen, select the **Master Borrower** link (see page 38).

The **Master Borrower** screen appears:


Header Section

Summary Section

Application Loan List



Δ Password
 Logout



- Person Search
 - Application List
 - Loan Detail
 - Demographics
 - Master Borrower
 - Master Student
 - Claims and Preclaims
 - Hold and Release

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Tools Files

For more application details, simply click on the application ID.

Borrower: LISA ANES SSN: XXX-XX-XXXX
 Date of Birth: 12/16/1964
 Address: 105 J LANE
 BRANDON, FL 33511
 Telephone: (813) XXX-XXXX
 Email:
 Valid Address: Y
 Valid Phone: Y

Summary		
Amount Outstanding		
Stafford Subsidized:	\$1,833.00	
Stafford Unsubsidized:	\$1,667.00	
PLUS:	\$0.00	
SLS:	\$0.00	
Consolidation:	\$0.00	
Indebtedness To Date		
Undergraduate:	\$3,500.00	
Graduate:	\$0.00	
Total:	\$3,500.00	
Total Guaranteed Amount:		
	\$3,500.00	
Total Principal Reduction Amount:		
	0.00	
Total Curr Default Principal O/S:		
	0.00	
Total Amount Outstanding:		
	\$3,500.00	
By Grade Level		
Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

Application Loan List

Application ID	Loan ID	Loan Type	Student Name/SSN	Grade Level	Status/Status Date	Amount Approved	Disb. Status/Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 582-77-2309	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 582-77-2309	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

View Details column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following demographic information in the header section:

Borrower: LISA ANES SSN: XXX-XX-XXXX
 Date of Birth: 12/16/1964
 Address: 10 J LANE
 BRANDON, FL 33511
 Telephone: (888) 888-8888
 Email:
 Valid Address: Y
 Valid Phone: Y

- Borrower (First Name/Last Name/MI)

- SSN
- Address
- Telephone
- E-mail
- Valid Address/Valid Phone

Note: For a discussion of address/phone validation, see page 60.

4. In the **Summary** section, view the following information concerning the borrower's indebtedness:

- a. **Amount**

Outstanding: lists borrower's indebtedness by Loan type (Stafford Sub/Unsub, PLUS, SLS, Consolidation)

Amount Outstanding	
Stafford Subsidized:	\$1,833.00
Stafford Unsubsidized:	\$1,667.00
PLUS:	\$0.00
SLS:	\$0.00
Consolidation:	\$0.00

- b. **Indebtedness to Date:** lists borrower's indebtedness by:

Indebtedness To Date	
Undergraduate:	\$3,500.00
Graduate:	\$0.00
Total:	\$3,500.00
Total Guaranteed Amount:	\$3,500.00
Total Principal Reduction Amount:	0.00
Total Curr Default Principal O/S:	0.00
Total Amount Outstanding:	\$3,500.00

Field	Description/Notes
Undergraduate Loans	For all loans with a grade level of 0 through 5, the sum of: <ul style="list-style-type: none"> the Principal Balance, plus: Defaulted Principal Amounts Outstanding.
Graduate Loans	The sum of: <ul style="list-style-type: none"> the Principal Balance, plus: Defaulted Principal Amounts Outstanding for all loans with a grade level of: <ul style="list-style-type: none"> 6 through 20, or A through D.
Total (of both Graduate and Undergraduate Loans)	Sum of two rows above.
Total Guaranteed Amount	Total approved amount for all borrower loans.

Field	Description/Notes
Total Principal Reduction	This amount is subtracted from the total amount outstanding (see final listing in this table).
Current Default Principal O/S	Outstanding principal in default <ul style="list-style-type: none"> included in totals for Undergraduate and Graduate balances above.
Total Amount Outstanding	Equals: <ul style="list-style-type: none"> (The Total Guaranteed Amount + the Current Default Principal Outstanding) - the Total Principal Reduction

c. **By Grade Level:** lists all loan balances by:

By Grade Level		
Grade Level	Amount	Loan Type
04	\$1,833.00	SF
04	\$1,667.00	SU

- Grade Level
- Amount, and:
- Loan Type

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	Loan ID	Loan Type	Student Name/SSN	Grade Level	Status/Status Date	Amount Approved	Disb. Status/Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 771-77-7777	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 771-77-7777	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the Application ID link to view Application Detail (See page 40 and page 65).

Field Name	Description/Notes
Application ID	In format APP000XXXXX <ul style="list-style-type: none"> To view Application Detail, see page 40).
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: <ul style="list-style-type: none"> SF Stafford Subsidized SU Stafford Unsubsidized PL PLUS SL SLS CL Consolidation RF Refinanced
Student Name/SSN	

Field Name	Description/Notes
Grade Level	One of the following: <ul style="list-style-type: none"> • 00 Correspondence • 01 Freshman/First Year • 02 Sophomore/Second Year • 03 Junior/Third Year • 04 Senior/Fourth Year • 05 Fifth Year/Other Undergraduate • 06 1st Year Graduate/Professional • 07 2nd Year Graduate/Professional • 08 3rd Year Graduate/Professional • 09 4th Year Graduate/Professional • 10 5th Year Graduate/Professional • 11 6th Year Graduate/Professional • 12 7th Year Graduate/Professional • 13 8th Year Graduate/Professional • 14 9th Year Graduate/Professional • 15 10th Year Graduate/Professional • 16 11th Year Graduate/Professional • 17 12th Year Graduate/Professional • 18 13th Year Graduate/Professional • 19 14th Year Graduate/Professional • 20 15th Year Graduate/Professional
Loan Status/Status Date	The following are valid values for loan status: <ul style="list-style-type: none"> • Approved • Approved For Disbursement • Incomplete • Rejected
Amount Approved	
Disbursement Status/Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

No: The procedure is complete.

Yes: Click on the Application ID link (See figure on page 64).

The Application Detail window appears (see page 40).

Working with the Master Student Screen

Use the Master Student Screen to:

- View Demographic information about the student,
- View enrollment information, and:
- Access Application Detail (see page 40).

To WORK WITH THE MASTER STUDENT SCREEN:

1. Navigate to the desired record:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the Loan Inquiry/Update link (see figure on page 36).
 - c. Locate the desired borrower (see page 37 - 38).
2. From the **Application List** screen, select the **Master Student** link (see page 38).

The **Master Student** screen appears:



MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

• Person Search
◦ Application List
◦ Loan Detail
◦ Demographics
◦ Master Borrower
◦ Master Student
◦ Claims and Preclaims
◦ Hold and Release

Add Loan **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **CommonLine Files** **Tools**

For more application details, simply click on the application ID.

Student: KIMBERLY N JOHNSON **SSN:** 000-00-0000
Date of Birth: 09/03/1978
Address: 000 A QUARTERS
QUANTICO, VA 22134
(703) 000-0000
Phone Number:
Email:
Valid Address: Y
Valid Phone: Y
MDHE Notified Date: 06/04/2003
Holder Notified Date:
Last School Attended: PARK UNIVERSITY
School OE Code: 002498
School Branch: 00
Current Enrollment Status: Withdrawn
Enrollment Status Date: 03/16/2003
Anticipated Graduation Date: 06/01/2004

Application Loan List

Application ID	Loan ID	Loan Type	Borrower Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	View Details
APP000574248	LOA000701071	SF	JOHNSON, KIMBERLY 196-66-4166	05	Approved 07/29/2002	\$4,125.00	Y

View Details column identifies loans/applications you may view in detail. For privacy reasons, you may view only the detail for loans and applications associated with your institution, i.e., your institution is the lender, holder, servicer or school on the application record.

3. View the following Demographic Information:

Field Name	Description/Notes
Student	
SSN	
Date of Birth	
Address	
Phone/Email	
Valid Address/Valid Phone	Y indicates that the borrower has provided a valid address/ phone. <ul style="list-style-type: none"> For a discussion of address/phone validation, see page 60.

4. View the following enrollment information:

Field Name	Description/Notes
MDHE Notified Date	Date guarantor was notified of student enrollment
Holder Notified Date	Date holder was notified of student enrollment
Last School Attended/ OE Code/Branch	
Current Enrollment Status/ Current Enrollment Status Date	Valid values are: <ul style="list-style-type: none"> Approved Leave of Absence Deceased Enrolled Full Time Graduated Enrolled Half Time or More Enrolled Less Than Half Time Not Available Withdrawn Never Attended
Anticipated Graduation Date	As reported by school

5. In the **Application Loan List**, view:

Application Loan List								
Application ID	Loan ID	Loan Type	Student Name/ SSN	Grade Level	Status/ Status Date	Amount Approved	Disb. Status/ Status Date	View Details
APP000850945	LOA001009209	SF	ANES, LISA 771-77-7777	04	Approved 12/18/2003	\$1,833.00	Pending Disbursement 12/01/2003	Y
APP000850945	LOA001009210	SU	ANES, LISA 771-77-7777	04	Approved 12/18/2003	\$1,667.00	Pending Disbursement 12/01/2003	Y

Click on the **Application ID** link to view Application Detail (See page 40 and page 65).

Field Name	Description/Notes
Application ID	In format APP0000XXXXX <ul style="list-style-type: none"> To view Application Detail, see page 40.)
Loan ID	In format LOA000XXXXX
Loan Type	One of the following: <ul style="list-style-type: none"> SF Stafford Subsidized SU Stafford Unsubsidized PL PLUS SL SLS CL Consolidation RF Refinanced
Student Name/SSN	
Grade Level	One of the following: <ul style="list-style-type: none"> 00 Correspondence 01 Freshman/First Year 02 Sophomore/Second Year 03 Junior/Third Year 04 Senior/Fourth Year 05 Fifth Year/Other Undergraduate 06 1st Year Graduate/Professional 07 2nd Year Graduate/Professional 08 3rd Year Graduate/Professional 09 4th Year Graduate/Professional 10 5th Year Graduate/Professional 11 6th Year Graduate/Professional 12 7th Year Graduate/Professional 13 8th Year Graduate/Professional 14 9th Year Graduate/Professional 15 10th Year Graduate/Professional 16 11th Year Graduate/Professional 17 12th Year Graduate/Professional 18 13th Year Graduate/Professional 19 14th Year Graduate/Professional 20 15th Year Graduate/Professional
Loan Status/Status Date	Following are valid values for loan status: <ul style="list-style-type: none"> Approved Approved For Disbursement Incomplete Rejected
Amount Approved	
Disbursement Status/Date	Current Loan Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> All Disbursements Fully Canceled Fully Disbursed Pending Disbursement Partially Disbursed
View Details	A Y in this field indicates that you can view Application and Loan Detail for this account.

6. *Do you want to view Application Detail?*

No: The procedure is complete.

Yes: Click on the Application ID link (See figure on page 64).

The Application Detail window appears (see page 40).

Working with Claims and Preclaims

MODEL Direct allows you to view a borrower's claim and/or preclaim records

☐ To WORK WITH THE CLAIM AND PRECLAIM SCREEN:

1. Navigate to the desired record:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
 - c. Locate the desired borrower (see page 37 - page 38).
2. From the **Application List** screen, select the **Claims and Pre-Claims** link (see page 38).

The **Claim/Preclaim** screen appears:

MODEL
Missouri Direct for Educational Loans

Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

• Person Search
 ◦ Application List
 ◦ Loan Detail
 ◦ Demographics
 ◦ Master Borrower
 ◦ Master Student
 ◦ **Claims and Preclaims**
 ◦ Hold and Release

SSN: 000-00-0000
 Name: ALEXANDER CHARAL

To view a claim or preclaim detail, click on the ID.

PreClaims

ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000358558	01/21/2003	SF	\$18,387.18	DF	CL
PRC000208896	06/19/2001	SF	\$17,459.23	DF	RC
PRC000034842	03/30/1999	SF	\$16,055.10	DF	RC
PRC000023807	02/20/1999	SF	\$15,939.78	DF	SS
PRC000024950	02/20/1999	SF	\$15,939.78	DF	SS
PR02066759139000	10/18/1998	SF	\$15,412.16	DF	RC
PR02066759139000	09/20/1998	SF	\$15,412.16	DF	RC

Claims

ID	Date	Loan Group	Amount (US\$)	Type	Status
CLM000057121	01/15/2003	SF	\$18,129.21	DF	IP

Click on the **Claim ID** or **PreClaim ID** link to view detail data (see pages 71 and 73).

Note: the PreClaim type can be one of the following:

- **DF** (delinquent on monthly payments),
- **DQ** (delinquent on payments less frequent than monthly), and
- **SK** (skip trace assistance for account not otherwise eligible for pre-claim assistance).

3. In the Claim and/or PreClaim grid, view the following:

Field Name	Description/Notes
ID	<ul style="list-style-type: none"> PreClaim IDs have a CLM prefix Claim IDs have a CLM prefix

Field Name	Description/Notes
Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: <ul style="list-style-type: none"> • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Amount (US\$)	Amount (in U.S. Dollars) of Claim /PreClaim.
Type	For PreClaims: One of the following: <ul style="list-style-type: none"> • DF Default • DQ Default Less Freq than 1 month • SK Skip For Claims: One of the following: <ul style="list-style-type: none"> • BC Bankruptcy, Chapter 12 or 13 • BH Bankruptcy, Hardship Petition • BO Bankruptcy, Chapter 7 or 11 • CS Closed School • DB Default prior to Bankruptcy Notification • DE Death • DF Default, Failure to Make Monthly Payments • DI Disability, Total and Permanent • DQ Default, Failure to Make Quarterly Payments • DU Abbreviated Cure • FC False Certification • IN Ineligible • UR Unpaid Refund
Status	For PreClaims: One of the following: <ul style="list-style-type: none"> • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected For Claims: one of the following: <ul style="list-style-type: none"> • AP Approved for Payment • IP In Process • PD Paid • RI Reinstated • RJ Rejected • RP Repurchased • RT Returned • SP Scheduled for Payment • UP Urgent Payment

Viewing PreClaim Detail


4. *Do you want to view PreClaim detail?*

No: Go to step 5.


Yes: Click on the **PreClaim ID** link for the desired PreClaim:

PreClaims						
ID	Date	Loan Group	Amount (US\$)	Type	Status	
PRC000358558	1/21/2003	SF	\$18,387.18	DF	CL	

The **PreClaim Detail** screen appears:



Password
 Logout



Add Loan
 Loan Inquiry/Update
 Certify PLUS
 Disbursements
 Reports
 CommonLine Files
 Tools

Person Search
 Application List
 Loan Detail
 Demographics
 Master Borrower
 Master Student
 Claims and Preclaims
 Hold and Release

SSN: 000-00-0000
 Name: ALEXANDER CHARAL
 PreClaim

PreClaim ID: PRC000358558
 Receive Date: 01/21/2003
 Loan Group: SF (Stafford Subsidized)
 PreClaim Type: DF (Default)
 Status: CL (Claim Filed)
 Servicer Name: Sallie Mae Servicing Corporation
 Servicer OE: 700191
 Holder Name: CHASE MANHATTAN BANK USA
 Holder OE: 833253
 Principal Balance: \$18,387.18
 Total Balance: \$18,387.18
 Payment Due Date: 10/28/2002
 Monthly Payment Amt: \$77.66
 Loans Matched: Y

PreClaim Loans

ASA Loan ID: LOAH020667591005
 Loan Type: SF (Stafford Subsidized)
 1st Disbursement Date: 11/21/1995
 Original Guaranteed Amt: \$2,650.00
 Reported Principal Balance Amount: \$2,846.78

ASA Loan ID: LOAH020667591001
 Loan Type: SF (Stafford Subsidized)
 1st Disbursement Date: 09/23/1992
 Original Guaranteed Amt: \$2,625.00
 Reported Principal Balance Amount: \$2,820.10

ASA Loan ID: LOAH020667591002
 Loan Type: SF (Stafford Subsidized)
 1st Disbursement Date: 09/15/1993
 Original Guaranteed Amt: \$3,500.00
 Reported Principal Balance Amount: \$3,749.07

ASA Loan ID: LOAH020667591003
 Loan Type: SF (Stafford Subsidized)
 1st Disbursement Date: 08/24/1994
 Original Guaranteed Amt: \$5,500.00
 Reported Principal Balance Amount: \$5,909.89

ASA Loan ID: LOAH020667591006
 Loan Type: SF (Stafford Subsidized)
 1st Disbursement Date: 01/10/1996
 Original Guaranteed Amt: \$2,850.00
 Reported Principal Balance Amount: \$3,061.34

Detail of the PreClaim

Detail of the individual loans covered by the PreClaim

a. View the following PreClaim information:

Field Name	Description
PreClaim ID	<ul style="list-style-type: none">• PreClaim IDs have a PRC prefix• Claim IDs have a CLM prefix
Receive Date	Date Claim/Preclaim was received by guarantor
Loan Group	One of the following: <ul style="list-style-type: none">• SF Stafford Subsidized• SU Stafford Unsubsidized• SX Stafford -Sub/Unsub• CL Consolidation• PL PLUS• RF Refinanced• SL SLS
PreClaim Type	<ul style="list-style-type: none">• DF Default• DQ Default Less Freq than 1 month• SK Skip
Status	One of the following: <ul style="list-style-type: none">• AC Active/Complete• AI Active/Incomplete• CL Claim Filed• RC Recalled• SS Superseded• TO Timed Out• UR Untimely/Rejected
Servicer Name/OE Code	
Holder Name/OE Code	
Principal Balance	
Total Balance	
Payment Due Date	
Monthly Payment Amt	
Loans Matched	A Y in this field indicates that loans were matched to the preclaim (see following sidebar)

b. View the following information for associated loan

Field Name	Description
Loan ID	In format LOA0000XXXXX
Loan Type	One of the following: <ul style="list-style-type: none">• SF Stafford Subsidized• SU Stafford Unsubsidized• SX Stafford -Sub/Unsub• CL Consolidation• PL PLUS• RF Refinanced• SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amt	Balance as of time PreClaim was filed

Viewing Claim Detail


5. Do you want to view Claim detail?

No: The procedure is complete.


Yes: Click on the **Claim ID** link for the desired Claim:

PreClaims					
ID	Date	Loan Group	Amount (US\$)	Type	Status
PRC000358558	1/21/2003	SF	\$18,387.18	DF	CL

The **Claim Detail** screen appears:



Password
Logout



[Add Loan](#) [Loan Inquiry/Update](#) [Certify PLUS](#) [Disbursements](#) [Reports](#) [CommonLine Files](#) [Tools](#)

- Person Search
 - Application List
 - Loan Detail
 - Demographics
 - Master Borrower
 - Master Student
 - Claims and Preclaims
 - Hold and Release

SSN: 000-00-0000
Name: ALEXANDER CHARAL
Claim

Claim ID: CLM000057121
Receive Date: 10/15/2003
Associated PreClaim ID: PRC000358558
Loan Group: SF (Stafford Subsidized)
Claim Type: DF (Default, Failure to Make Monthly Payments)
Claim Status: IP (In Process)
Status Date: 10/22/2003
Principle Claimed: \$18,129.21
DCO Date: 10/28/2002
Reactivated Date:
Paid Date:
Paid Amount: \$0.00

Comments
PAY 12/02 STAF W/ ORIG NOTE. IB

Claim Loans

ASA Loan ID: LOAH020667591005
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 11/21/1995
Original Guaranteed Amt: \$2,650.00
Reported Principal Balance Amount: \$2,806.76

ASA Loan ID: LOAH020667591001
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 09/23/1992
Original Guaranteed Amt: \$2,625.00
Reported Principal Balance Amount: \$2,779.89

ASA Loan ID: LOAH020667591002
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 09/15/1993
Original Guaranteed Amt: \$3,500.00
Reported Principal Balance Amount: \$3,697.42

ASA Loan ID: LOAH020667591003
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 08/24/1994
Original Guaranteed Amt: \$5,500.00
Reported Principal Balance Amount: \$5,826.82

ASA Loan ID: LOAH020667591006
Loan Type: SF (Stafford Subsidized)
1st Disbursement Date: 01/10/1996
Original Guaranteed Amt: \$2,850.00
Reported Principal Balance Amount: \$3,018.32

Detail of the Claim

Free form comments entered by claims processor

Detail of the individual loans covered by the Claim

Associating a PreClaim with a Claim...

While not required, a Claim may have an associated PreClaim.

- The following PreClaim types cannot be linked to an incoming claim:
 - Skip
 - Superseded
 - Recalled
- A Claim may be associated with a Preclaim that is already associated with one or more other Claims.
- The loan groups on the Claim and PreClaim must be of the same loan type.
- The PreClaim original received date must be within 330 days of the Claim received date.
- If more than one PreClaim match is found for a Claim, the Claim is associated with the PreClaim that has the most recent received date.

a. View the following claim information:

Field Name	Description
Claim ID	In format CLM0000XXXXX.
Receive Date	Date Claim was received by guarantor.
Associated PreClaim ID	MODEL Direct matches the person code on the claim with the person code of an existing PreClaim record.
Loan Group	One of the following: <ul style="list-style-type: none"> • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Type	<ul style="list-style-type: none"> • DF Default • DQ Default Less Freq than 1 month • SK Skip
Status/Status Date	One of the following: <ul style="list-style-type: none"> • AC Active/Complete • AI Active/Incomplete • CL Claim Filed • RC Recalled • SS Superseded • TO Timed Out • UR Untimely/Rejected
Principal Claimed	Amount of principal claimed by holder.
DCO Date	Date condition occurred <ul style="list-style-type: none"> • For certain claims (for example, a bankruptcy claim), the claim must be filed within a certain time period after the date the condition occurred.
Reactivated Date	The date a previously returned or rejected claim is resubmitted to the guarantor When a claim is resubmitted, its status is changed to IP (in process) and is considered to be reactivated.
Paid Date/Paid Amount	Amount paid by guarantor to holder.

b. View comments (if entered), from the original claims processor:

Comments
PAY 12/02 STAF W/ ORIG NOTE. IB

-
- c. View the following information for associated loans:

Field Name	Description
Loan ID	In format LOA0000XXXXX.
Loan Type	One of the following: <ul style="list-style-type: none">• SF Stafford Subsidized• SU Stafford Unsubsidized• SX Stafford -Sub/Unsub• CL Consolidation• PL PLUS• RF Refinanced• SL SLS
1st Disbursement Date	
Original Guaranteed Amt	
Reported Principal Bal. Amount	Balance as of time PreClaim was filed.

Changing a Hold/ Release Status

As previously shown, you can change a hold/release status from the Loan Detail screen (see page 54). You can also use the Hold/Release link to change a hold status:

To CHANGE A HOLD/RELEASE STATUS:

1. Navigate to the desired record:
 - a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
 - c. Locate the desired borrower (see page 37 - page 38).
2. From the **Application List** screen, select the **Hold/Release** link (see page 38).

The **Loan List** appears:

Click on a **Loan ID** link to access Hold/Release information for a given loan.

MODEL
Model Direct for Educational Loans

Δ Password
Logout

• **Person Search**
 ◦ Application List
 ◦ Loan Detail
 ◦ Demographics
 ◦ Master Borrower
 ◦ Master Student
 ◦ Claims and Preclaims
 ◦ Hold and Release

Add Loan **Loan Inquiry/Update** **Certify PLUS** **Disbursements** **Reports** **CommonLine Files** **Tools**

To view/update hold & release detail, select the Loan ID.

SSN: 777-77-7777
Name: LISA ANES

Loan ID	Loan Type	Approved/Certified Amount	Date Approved	Application Receive Date	Disbursement Status	Disbursement Status Date	B	S
Application ID: APP000850945								
LOA001009208	SF	\$1,833.00	12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y
LOA001009210	SU	\$1,667.00	12/01/2003	12/01/2003	Pending Disbursement	12/01/2003	Y	Y

This page only displays those approved loans for which you have view permission

3. If desired, view the following:

Field Name	Description
Loan ID	In format LOA0000XXXX
Loan Type	One of the following: <ul style="list-style-type: none"> • SF Stafford Subsidized • SU Stafford Unsubsidized • SX Stafford -Sub/Unsub • CL Consolidation • PL PLUS • RF Refinanced • SL SLS
Approved/Certified Amount/Date Approved	
Application Receive Date	
Disbursement Status/Disbursement Status Date	Current Disbursement Status, and date current status was established. Disbursement Status can be one of the following: <ul style="list-style-type: none"> • All Disbursements Fully Canceled • Fully Disbursed • Pending Disbursement • Partially Disbursed
B	Borrower Indicator (a Y in this field indicates that this individual is the borrower of record on the corresponding application).
S	Student Indicator (a Y in this field indicates that this individual is the student of record on the corresponding application).

4. Click on the desired Loan ID (see above figure).

The Loan Detail screen appears (see page 54).

5. Change the hold status from the dropdown menu (see page 57).

Changing the Hold/Release Status of Multiple Records

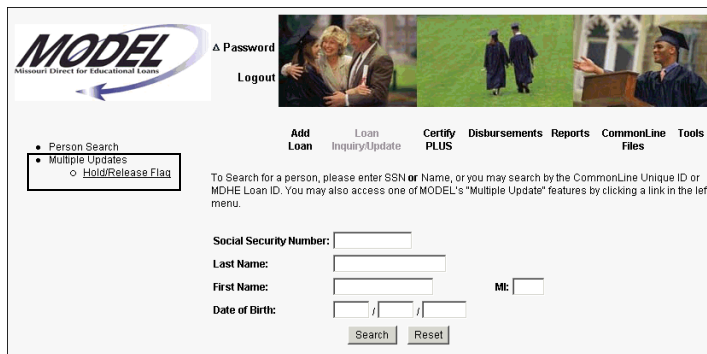
You can change multiple hold statuses at one time by selecting:

- a series of SSNs, or:
- all disbursements with a specific set of conditions.

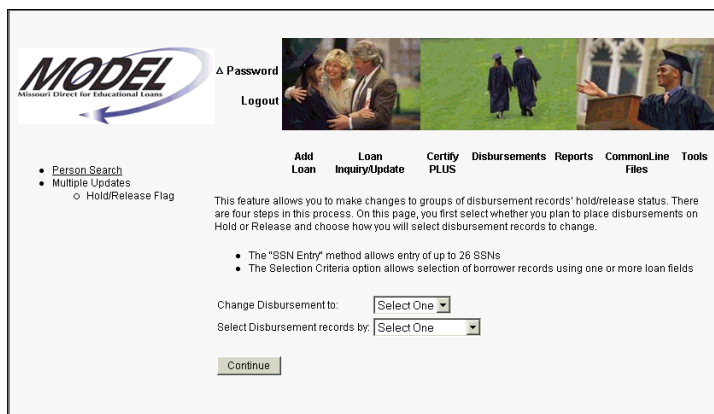
Choosing a Selection Method

☐ To CHOOSE A SELECTION METHOD:

- a. Log into MODEL Direct, if you have not already done so (See page 2).
 - b. From the MODEL Direct Home Page, select the **Loan Inquiry/Update** link (see figure on page 36).
6. Click on the **Hold/Release Flag** link:



The following screen appears:



-

This feature allows you to make changes to groups of disbursement records' hold/release status. There are four steps in this process. On this page, you first select whether you plan to place disbursements on Hold or Release and choose how you will select disbursement records to change.

- The "SSN Entry" method allows entry of up to 26 SSNs
- The Selection Criteria option allows selection of borrower records using one or more loan fields

Change Disbursement to:

Select Disbursement records by:

8. In the **Select Disbursements By** field, select **SSN Entry** or **Selection Criteria** from the dropdown list:

This feature allows you to make changes to groups of disbursement records' hold/release status. There are four steps in this process. On this page, you first select whether you plan to place disbursements on Hold or Release and choose how you will select disbursement records to change.

- The "SSN Entry" method allows entry of up to 26 SSNs
- The Selection Criteria option allows selection of borrower records using one or more loan fields

Change Disbursement to:

Select Disbursement records by:

Select One

SSN Entry

Selection Criteria

9. Click the **Continue** button (see figure above).

If you chose the **SSN Entry** Method in step 5, you'll see the following:

Step 2: Use this page to enter borrower Social Security Numbers (with or without hyphens).

You can enter up to 26 SSNs in the text boxes on the form

If you chose the **Selection Criteria** Method in step 5, you'll see the following:

Step 2: Use the fields below to search for disbursements you wish to change the hold/release flag.

Disbursement Start Date: / /

Disbursement End Date: / /

Loan Period Start Date: / /

Loan Period End Date: / /

Grade Level:

Disbursement Sequence:

10. Enter the following, based on the selection method you chose (see previous figures):

If you chose:	Enter the following:
SSN Entry	The SSNs of the records you want to change (up to 26)
Selection Criteria	Any combination of: <ul style="list-style-type: none"> Disbursement Start Date/End Date Loan Period Start Date/End Date Grade Level: One of the following: <ul style="list-style-type: none"> All Freshman Sophomore Junior Senior Year 5 Undergrad 1st Year Grad 2nd Year Grad 3rd Year Grad 4th Year + Grad Disbursement Sequence (1-4)

11. Click the **Search** button

You'll see the following:

Important: If a selection criteria search contains more than 100 records:

- MODEL Direct returns the records in groups of 100, and:
- Prompts you to do a selection for each set of records until all records are reviewed (see page 81).

The text at right will include the following alert message:

- Your search criteria has returned <XXX> disbursements, we are displaying the first 100 disbursements on this page. After processing these items, you will be able to continue processing the remaining disbursements that match your input criteria.

Check the items whose status you want to change (or click the **Select All** button).

- For an SSN Entry search: a checkbox indicates that the SSN was not found.
- A yellow highlight also indicates that the record could not be processed.

MODEL Direct for Educational Loans

Δ Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports Common Line Files Tools

• Person Search
• Multiple Updates
 o Hold/Release Flag

Step 3: The table below lists the **On Hold** disbursements that meet your input criteria. You must select the items you want to change by clicking the checkbox. You may also use the "Select all" and "Clear all" buttons to select/deselect all rows on this page.

A [X] in the "Select" column indicates there are no disbursements that match your search criteria. You can click on this icon to see the reason we were not able to find any disbursement records for this entry.

Select All Clear All Submit Changes

Select	Borrower SSN	Name	Loan Type	Loan Code	Loan Period	Disb Seq	Disb Date	Disb Amt	Hold Reason
<input type="checkbox"/>	000-00-0000	HUDSON, KYLE	SU	LOAD001257515	09/02/2003 - 05/18/2004	1	12/03/2003	\$2,000.00	School Hold
<input type="checkbox"/>	000-00-0000	HUDSON, KYLE	SU	LOAD001257515	09/02/2003 - 05/18/2004	2	01/07/2004	\$2,000.00	School Hold
<input type="checkbox"/>	000-00-0000	CORCORAN, JOSEPH	SF	LOAD001059939	09/02/2003 - 05/18/2004	2	01/07/2004	\$4,250.00	School Hold
<input type="checkbox"/>	000-00-0000	CORCORAN, JOSEPH	SU	LOAD001059940	09/02/2003 - 05/18/2004	2	01/07/2004	\$5,000.00	School Hold
<input type="checkbox"/>	000-00-0000	SMITH, KYLA	SF	LOAD001070863	09/02/2003 - 05/18/2004	2	01/07/2004	\$2,750.00	School Hold
<input type="checkbox"/>	000-00-0000	PERREAULT, REBECCA	SF	LOAD001053733	09/02/2003 - 05/18/2004	2	01/07/2004	\$750.00	School Hold
<input checked="" type="checkbox"/>	000-00-0000								

Select All Clear All Submit Changes

Click to clear all checked items.

Click when you are ready to process your selection.

12. Process your selection as follows:

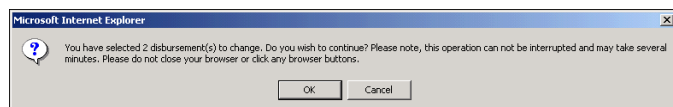
a. View the following fields as desired:

Field Name	Description
Borrower SSN/Name	
Loan Type/ Loan Code	<ul style="list-style-type: none">• Loan type is one of the following:<ul style="list-style-type: none">- SF Stafford Subsidized- SU Stafford Unsubsidized- SX Stafford -Sub/Unsub- CL Consolidation- PL PLUS- RF Refinanced- SL SLS• Loan Code is in the format LOA0000XXXXX
Loan Period	Educational year for which the loan funds are allocated
Disb Seq/Disb Date/ Disb. Amount	<ul style="list-style-type: none">• Disbursement sequence (1-4) and date of disbursement
Hold Reason	One of the following: <ul style="list-style-type: none">• A Copy Missing• Admin (Administrative) Hold• MPN Hold (Complete MPN Not Present)• Reallocation• School Hold• Other

b. Select the records you want to process, or click the **Select All** button (see figure on page 79).

c. Click the **Submit Changes** button.

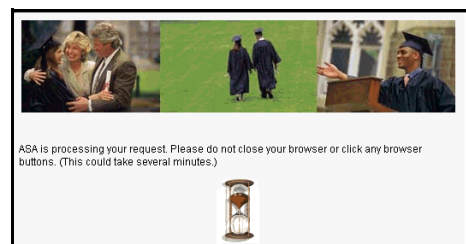
You'll see the following window:



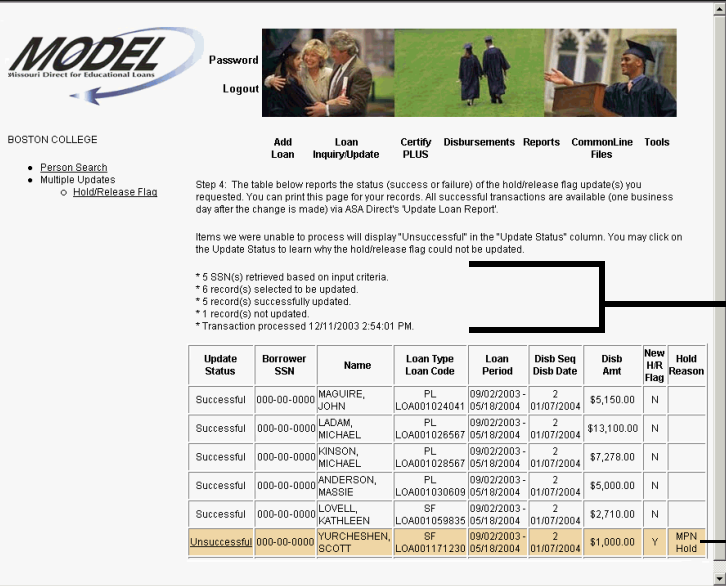
d. Click Yes to start the update:

You'll see the following window while your request is processing:

Important: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.



When processing is complete, you'll see one of the following windows:



MODEL
Missouri Direct for Educational Loans

BOSTON COLLEGE

Person Search
Multiple Updates
Hold/Release Flag

Step 4: The table below reports the status (success or failure) of the hold/release flag update(s) you requested. You can print this page for your records. All successful transactions are available (one business day after the change is made) via ASA Direct's 'Update Loan Report'.

Items we were unable to process will display "Unsuccessful" in the "Update Status" column. You may click on the Update Status to learn why the hold/release flag could not be updated.

* 5 SSN(s) retrieved based on input criteria.
* 6 record(s) selected to be updated.
* 5 record(s) successfully updated.
* 1 record(s) not updated.
* Transaction processed 12/11/2003 2:54:01 PM.

Update Status	Borrower SSN	Name	Loan Type	Loan Code	Loan Period	Disb Seq	Disb Date	Disb Amt	New HR Flag	Hold Reason
Successful	000-00-0000	MAGUIRE, JOHN	PL	LOA001024041	09/02/2003 - 05/18/2004	2	01/07/2004	\$5,150.00	N	
Successful	000-00-0000	LADAM, MICHAEL	PL	LOA001026567	09/02/2003 - 05/18/2004	2	01/07/2004	\$13,100.00	N	
Successful	000-00-0000	KINSON, MICHAEL	PL	LOA001028567	09/02/2003 - 05/18/2004	2	01/07/2004	\$7,278.00	N	
Successful	000-00-0000	ANDERSON, MASSIE	PL	LOA001030609	09/02/2003 - 05/18/2004	2	01/07/2004	\$5,000.00	N	
Successful	000-00-0000	LOVELL, KATHLEEN	SF	LOA001059835	09/02/2003 - 05/18/2004	2	01/07/2004	\$2,710.00	N	
Unsuccessful	000-00-0000	YURCHESHEN, SCOTT	SF	LOA001171230	09/02/2003 - 05/18/2004	2	01/07/2004	\$1,000.00	Y	MPN Hold

View the following:

- Number of SSNs in set,
- Total number of loans processed,
- Number of successful and unsuccessful updates, and:
- the time of the transaction.

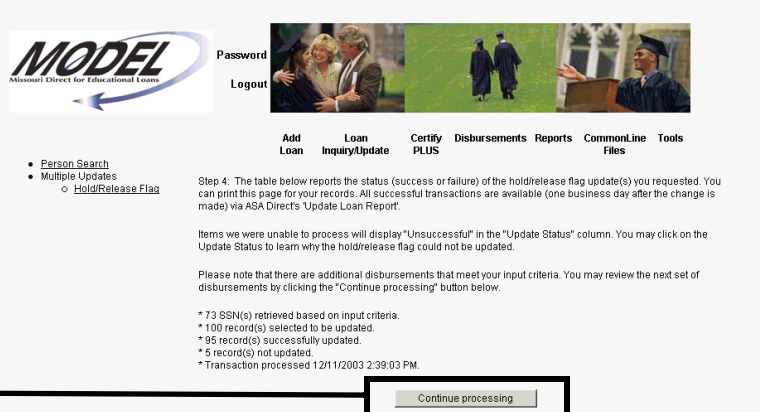
If an update is unsuccessful, the row will be highlighted in yellow.

- Click on the **Unsuccessful** link to view the reason(s) the update failed.

If the selection contained more than 100 records, you will also see

- the **Continue Processing** Button, and:
- the following alert message:

Please note that there are additional disbursements that meet your input criteria. You may review the next set of disbursements by clicking on the **Continue Processing** button below.



MODEL
Missouri Direct for Educational Loans

BOSTON COLLEGE

Person Search
Multiple Updates
Hold/Release Flag

Step 4: The table below reports the status (success or failure) of the hold/release flag update(s) you requested. You can print this page for your records. All successful transactions are available (one business day after the change is made) via ASA Direct's 'Update Loan Report'.

Items we were unable to process will display "Unsuccessful" in the "Update Status" column. You may click on the Update Status to learn why the hold/release flag could not be updated.

Please note that there are additional disbursements that meet your input criteria. You may review the next set of disbursements by clicking the "Continue processing" button below.

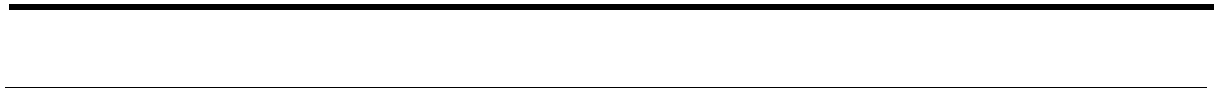
* 73 SSN(s) retrieved based on input criteria.
* 100 record(s) selected to be updated.
* 95 record(s) successfully updated.
* 5 record(s) not updated.
* Transaction processed 12/11/2003 2:39:03 PM.

Continue processing

e. Do you see the Continue Processing button? (see figure above).

No: Your update is complete.

Yes: Repeat steps 9a through 9e (your search turned up more than 100 records, and you have records remaining to process).



WORKING WITH PLUS LOAN CERTIFICATIONS

MODEL Direct makes it easy for you to:

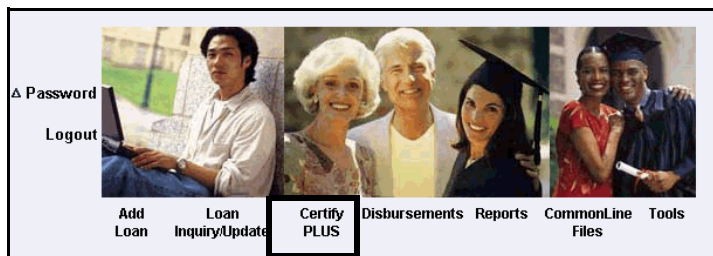
- Certify and refuse new PLUS loans,
- Certify a PLUS Loan you have previously refused, and:
- Work with declined loans (and review loans by status)

Certifying or Refusing a PLUS Loan



TO CERTIFY A PLUS LOAN:

1. Log into MODEL Direct, if you have not already done so (See page 2).
2. From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.



If no loans are awaiting certification: you'll see an alert message:



If loans are awaiting certification: you'll see a window similar to the following:

You can sort certifications by any field in the drop down list (see step 3).

Each row represents a loan awaiting certification.

- Click on the **SCR** link to open the loan record for processing (see step 5).

MODEL Missouri Direct for Educational Loans

Δ Password Logout

Add Loan Loan Inquiry/Update PLUS Certification Request Disbursements Reports CommonLine Tools Files

Your List of PLUS loans ready to be Certified:

Sort by: Borrower SSN

SCR Code	MPN ID	MPN Serial Loan Code	MPN Complete	Student Name	Student SSN	Student DOB	Borrower Name	Borrower SSN	Borrower DOB	Loan Period	Requested Amount	Requested Date	Application Received	Application Status	Endorser Indicator	Lender Initiated Flag
SCQ000011481	MPN000533387	NEW	InComplete	McDONNELL, MARC	000-00-0000	06/15/1984	McDonnell, Gail	000-00-0000	05/05/1954	06/2004	\$10,000.00	04/22/2004	No	Approved	N	Y
SCQ000011154	MPN000525967	NEW	Complete	DesBois, Kathleen	000-00-0000	05/31/1983	DESBOIS, GAIL	000-00-0000	10/14/1951	09/2003	\$5,500.00	03/25/2004	No	Approved	N	Y

*Loan Period dates as entered by borrower

3. Do you want to sort the grid by a specific field?

No: Go to step 5.

Yes: Select a value in the Sort By field (see previous figure).

You can sort by any of the following fields:

- Application Received
- Application Status
- Borrower Name
- Borrower SSN
- Borrower DOB
- Endorser Indicator
- Lender Initiated Flag
- Loan Period
- MPN Complete
- MPN ID
- MPN Serial Loan Code
- Requested Amount
- Requested Date
- SCR Code
- Student DOB
- Student Name
- Student SSN

4. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX)
MPN ID	In format MPN000000000
Serial Loan Code	Either New (first application on MPN) or Serial (Additional application on MPN).
MPN Complete	Either Complete , Incomplete , or Revoked .
Student Name/SSN/DOB	
Borrower Name/SSN/DOB	
Loan Period	As entered by borrower
Requested Amount/Date	
Application Received (Yes/No)	

Field	Description/Notes
Application Status	Either Approved or Appeal Approved .
Endorser Indicator	A Y in this field indicates that an approved endorser is attached to the application.
Lender Initiated Indicator	A Y in this field indicates that the lender of record initiated the application.

5. Click on the **SCR** link for the loan you want to certify (see previous figure).

You'll see the following screen:

6. Do one of the following:
 - o Click the **Certify** button to certify the loan.
 - o Click the **Refuse** button to refuse the loan.
 - o Click **Cancel** to abort the certification process.

7. *Did you click the **Refuse** button in step 5?*

No: Proceed to step 7.

Yes: You will see the following alert message:

- a. Click **OK** to refuse certification.
The screen refreshes the certification list (see step 2).
- b. Proceed to step 9.
8. *Did you click the **Certify** button in step 5?*
No: The entire process is complete.

Recommendation...

While not required, we recommend that you review the entire PLUS app, making sure that all required information is entered (see "Certifying a PLUS Fastap" on page 27).

Yes: You are taken to the PLUS Full App screen for the borrower (see page 23)

- In the School Information section of the PLUS App, add the **PLUS Certified Loan Amount:**

School Information

School OE Code: 002498 Branch: 00 - PARK UNIVERSITY

Loan Period

From Date: 01 / 01 / 2004 To Date: 05 / 31 / 2004

Grade Level: Freshman Enrollment Status: Full Time

Anticipated Graduation Date: 12 / 31 / 2007

Cost of Attendance: 45000

Estimated Financial Aid: 25000

PLUS Certified Loan Amount: 5000

- Click the **Save** button.

The loan is certified

Important!

If you see warning messages (as in the following screen):

- the loan is certified, but:
- you must resolve the issues listed before the loan is guaranteed and/or disbursed:

MODEL Direct

A Password Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports Command Line Tools

Transaction successful

Warning(s):

- Application or MPN Level/Valid References Flag not Y
- The Borrower's signature is missing or invalid
- The loan period start date is missing or invalid
- The loan period end date is missing or invalid
- The expected graduation date is missing or invalid
- The Student's signature is missing or invalid

Certifying a Previously Refused PLUS Loan

You can certify a PLUS Loan you have previously refused.

☐ TO CERTIFY A PREVIOUSLY REFUSED PLUS LOAN:

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.
- Click on the **Refused PLUS Loans** Link.

You'll see the loans for which you've refused certification:

You can sort certifications by any field in the drop down list (see step 4)

4. Do you want to sort the grid by a specific field?

No: Go to step 5.

Yes: Select a value in the Sort By field (see previous figure).

You can sort by any of the following fields:

- Application Received
- Application Status
- Borrower Name
- Borrower SSN
- Borrower DOB
- Endorser Indicator
- Lender Initiated Flag
- Loan Period
- MPN Complete
- MPN ID
- MPN Serial Loan Code
- Requested Amount
- Requested Date
- SCR Code
- Student DOB
- Student Name
- Student SSN

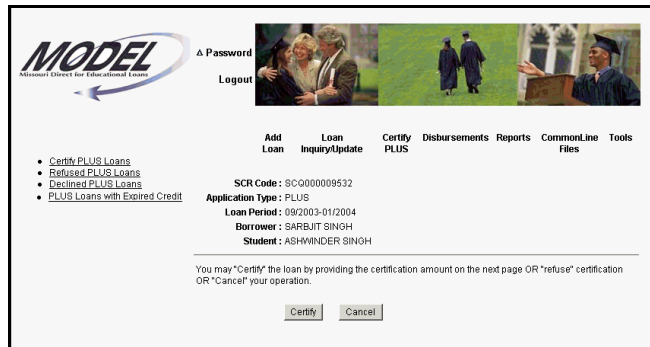
5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX)
MPN ID	In format MPN000000000
Serial Loan Code	Either New (first application on MPN) or Serial (Additional application on MPN).
MPN Complete	Either Complete , Incomplete , or Revoked .
Student Name/SSN/DOB	
Borrower Name/SSN/DOB	
Loan Period	As entered by borrower
Requested Amount/Date	
Application Received (Yes/No)	
Application Status	Either Approved or Appeal Approved .

Field	Description/Notes
Endorser Indicator	A Y in this field indicates that an approved endorser is attached to the application.
Lender Initiated Indicator	A Y in this field indicates that the lender of record initiated the application.

- Click on the SCR link for the loan you want to certify (see previous figure).

You'll see the following screen:



- Click the **Certify** button.

You are taken to the PLUS Full App screen for the borrower (see page 23).

- Complete steps 8 and 9 of the procedure "Certifying or Refusing a PLUS Loan" (see page 85).

Working With Declined Loans

MODEL Direct allows you to:

- view the detail of declined loans, and;
- send notification to the school.



TO PROCESS A DECLINED LOAN:

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.
- Click on the **Declined PLUS Loans** link.

You'll see a list of loans which have been declined:

You can sort certifications by any field in the drop down list (see step 4).

Click to view school notification (see the following figure and table).

MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

Add Loan Loan Inquiry/Update PLUS Certification Request Disbursements Reports CommonLine Tools Files

Your List of PLUS Loans which have been Declined Certification:

Sort by:

SCR Code	Student Name Student SSN Student DOB	Borrower Name Borrower SSN Borrower DOB	Loan Period	Requested Amount Requested Date	Primary Phone Secondary Phone Phone Email	Appeal Status	Display Declined Information
SCQ000010453	SULLIVAN, MEAGHAN 000-00-0000 11/05/1984	SULLIVAN, HENRY 000-00-0000 04/17/1949	12/2003 07/2004	\$9,000.00 12/15/2003	(617) 491-1948	Denied	Detail
SCQ000010754	shoemaker, matthew 000-00-0000 03/13/1984	shoemaker, bryan 000-00-0000 06/08/1957	01/2004 05/2006	\$16,500.00 01/15/2004	(978) 475-0854	Denied Pending Appeal	Detail
SCQ000010580	ROBINSON, CHRISTOPHER 000-00-0000 09/20/1984	Robinson, Chris 000-00-0000 07/07/1959	01/2004 01/2005	\$3,400.00 12/30/2003	(631) 987-9971	Denied	Detail

*Loan Period dates as entered by borrower

4. Do you want to sort the grid by a specific field?

No: Go to step 5.

Yes: Select a value in the Sort By field (see previous figure).

You can sort by any of the following fields:

- Borrower Name
- Borrower SSN
- Borrower DOB
- Student Name
- Student SSN
- Student DOB
- Loan Period
- Requested Amount
- Requested Date
- SCR Code

5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX)
Student Name/SSN/DOB	
Borrower Name/SSN/DOB	
Loan Period	As entered by borrower
Requested Amount/Date	
Primary Phone/Secondary Phone/EMail	
Appeal Status	Either Denied , Appeal Denied , or Denied Pending Appeal

Field	Description/Notes
Display Declined Information	Click on the Detail link to view the school notification of the denial (and optionally, print the detail for mailing - see following figure).

- In the **Display Declined Information** column, click on the **Detail** link for the desired loan.

You'll see the following:

Dear Financial Aid Officer:

The request for the following Federal PLUS loan is denied:

Borrower Name:	CALABRE, ROBERT
Borrower SSN:	000-00-0000
Student Name:	CALABRE, JORDAN
Student SSN:	000-00-0000
Amount Requested:	\$4,000.00
Credit Bureau Name:	Trans Union
Credit Bureau Address:	P.O. Box 390 Springfield, PA 19064-0390

We have notified the applicant of this situation. If you have any further questions pertaining to this letter, please contact AMERICAN STUDENT ASSISTANCE at 1-800-999-9080.

Click the **Print** button to get a copy of the notification letter.

Viewing SCR Records with Expired Credit Checks

☐ To VIEW SCR RECORDS WITH EXPIRED CREDIT CHECKS:

Before You Begin...

- A Credit Check is considered to be expired based on the Lender's participation in the "Lender Specific Credit Check Timeframe" product (See Chapter 4, *Working with Lender Profiles*, in the ASA System User Guide).

For Example:

- The Lender of record on a given application considers a credit check to be current until it is 90 days old.
- If the loan is not certified after 91 days, it appears in the grid.

- Log into MODEL Direct, if you have not already done so (See page 2).
- From the MODEL Direct Home Page, select the **PLUS Certification Request** Link.
- Click on the **PLUS Loans With Expired Credit** Link.

You'll see the all SCR records with expired credit checks

An SCR will remain in the grid until:

- The School certifies the loan (a new credit check will be required).
- The borrower authorizes the Operating Organization to perform a new credit check.
- 30 days have passed since the loan period end date

MODEL
Missouri Direct for Educational Loans

Δ Password
Logout

[PLUS Loans](#)
[Refused PLUS Loans](#)
[Declined PLUS Loans](#)
[PLUS Loans with Expired Credit](#)

[Add Loan](#)
[Loan Inquiry/Update](#)
[PLUS Certification Request](#)
[Disbursements](#)
[Reports](#)
[Common Line Files](#)
[Tools](#)

This page lists all school certification requests that have expired credit checks (based on the number of days the loan's lender considers a credit check valid). The records will be listed on this page until one of the following:

- Your school certifies the loan record. Please note, however, ASA will not be able to approve the loan without re-running a credit check for the borrower. After the loan is certified, you can access the loans status using ASA Direct's Loan Inquiry/Update function.
- The loan period end date is more than 30 day ago.
- The borrower authorizes ASA to perform a new credit check.

Sort by:

SCR Code	MPN ID MPN Serial Loan Code MPN Complete	Student Name Student SSN Student DOB	Borrower Name Borrower SSN Borrower DOB	Loan Period*	Requested Amount Requested Date	Application Received	Application Status	Endorser Indicator	Lender Initiated Flag
SCQ000011262	NEW Complete	SKIDMORE, KEEGAN 000-00-0000 10/13/1962	SKIDMORE, CHARLES 000-00-0000 12/27/1956	09/2004 05/2004	\$15,000.00 04/07/2004	Yes	Approved	N	Y

*Loan Period dates as entered by borrower

4. Do you want to sort the grid by a specific field?

No: Go to step 5.

Yes: Select a value in the Sort By field (see previous figure).

You can sort by any of the following fields:

- Application Received
- Application Status
- Borrower Name
- Borrower SSN
- Borrower DOB
- Endorser Indicator
- Lender Initiated Flag
- Loan Period
- MPN Complete
- MPN ID
- MPN Serial Loan Code
- Requested Amount
- Requested Date
- SCR Code
- Student DOB
- Student Name
- Student SSN

5. View the following fields if desired:

Field	Description/Notes
SCR Code	School Certification code (in Format SCQ0000XXXXX)
MPN ID	In format MPN000000000
Serial Loan Code	Either New (first application on MPN) or Serial (Additional application on MPN).
MPN Complete	Either Complete , Incomplete , or Revoked .
Student Name/SSN/DOB	
Borrower Name/SSN/DOB	
Loan Period	As entered by borrower
Requested Amount/Date	

Field	Description/Notes
Application Received (Yes/No)	
Application Status	Either Approved or Appeal Approved .
Endorser Indicator	A Y in this field indicates that an approved endorser is attached to the application.
Lender Initiated Indicator	A Y in this field indicates that the lender of record initiated the application.

6. Click on the SCR link to view detail for a specific certification request (see page 85).

Important: You cannot certify a loan with an expired credit check unless the Operating Organization performs a new credit check.

WORKING WITH ATOM II

DISBURSEMENT INFORMATION

Before you begin...

...you will only be able to view and/or modify disbursements made via ATOM II.

- When disbursements are handled by a lender
 - The disbursement information is not available through MODEL Direct (you will see the message displayed on page 94). You will need to contact the lender directly to resolve disbursement issues.

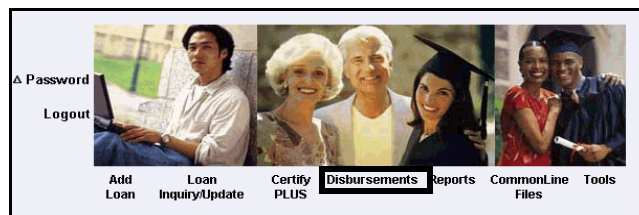
You can update disbursement information by:

- Decreasing a Disbursement Amount
- Changing a Pending Disbursement Date
- Decreasing a Disbursement Amount and Changing the Disbursement Date
- Cancelling/Reducing a Disbursement:
- Changing a Single Disbursement Hold/Release Status



TO MODIFY A DISBURSEMENT:

1. Locate the student whose disbursement information you want to modify
 - a. Log into MODEL Direct, if you have not already done so (see page 2).
 - b. From the MODEL Direct Home Page, select the **Disbursements** link:



The following screen appears:

Note: EFT Schools also have the ability to do cancellations and partial reductions via the **Loan Inquiry/Update** screen (see page 51).

- c. Do the following:
 - i.) Enter the desired SSN, and:
 - ii.) Click the **Search** button.

If the disbursement(s) were done through the lender (and not through ATOM II), you'll see the following screen:

If you see this message:

- Make sure you entered the correct SSN in step 1B.

If you have the correct SSN:

- Contact the lender directly to modify the disbursement.

If the borrower/student has pending ATOM II: you'll see the following screen:

Click on the Radio button to select a disbursement, and:

Click on one of these links to modify a disbursement.

- To return to this screen, select the **Disbursement List** link (the first menu item).

The related loan type, ID and amount

Each grid represents the disbursements associated with the loan.

2. Select the Radio button for the disbursement you want to modify:

PLUS LOA000742055 \$18,905.00						
	Seq	Date	GrossAmount	Hold Reason	School Hold	Disbursement Agent Code
<input type="radio"/>	1	09/27/2002	\$9,452.00		N	729
<input checked="" type="radio"/>	2	01/02/2003	\$9,453.00		N	729

Cancellation/ Reductions versus decreases...

If the disbursement has not occurred:

- use the Decrease Amount procedure to reduce the amount to be disbursed (see page 96).

If the disbursement has occurred:

- Use the Cancel/Reduce procedure to reverse the previously disbursed amounts .

3. Select from the following menu options (See figure in step 2):

- **Decrease Amount (see below).**
- **Change Date (see page 98).**
- **Decrease Amount and Change Date (see page 99).**
- **Cancel/Reduce Disbursement (see page 100).**
- **Hold/Release Disbursement (see page 101).**

Important!

You can only make one change to a given disbursement per login session.

- Once you have changed a disbursement, an asterisk will appear in place of the radio button:

PLUS LOA000742055 \$18,905.00						
<input type="radio"/>	Seq	Date	GrossAmount	Hold Reason	School Hold	Disbursement Agent Code
<input checked="" type="radio"/>	1	09/27/2002	\$452.00		N	729
<input type="radio"/>	2	01/02/2003	\$9,453.00		N	729

The asterisk indicates that you've modified this disbursement during this session.

To make another modification to this disbursement, you must log out of MODEL Direct and log back in.

Decreasing a Disbursement Amount

To decrease the disbursement amount:

- Perform steps one and two, if you have not already done so.
- Click on the **Decrease Amount** link (see page 95).

The following window appears:

MODEL
Account Direct for Educational Loans

Δ Password
Logout

Add Loan Inquiry Update Certify PLUS Disbursements Reports Common Line Tools Files

- Update Disbursements
 - Disbursement List
 - Decrease Amount

To decrease the disbursement amount:

- Place the cursor in the highlighted box.
- Enter in the amount you want to reduce.
 - To make a school refund, use the Cancel/Reduce functionality (only for organizations participating EFT).
 - To cancel the whole disbursement, you enter the whole gross disbursement amount.
- Hit the Update button.

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	2
Date	01/02/2003
Certified PLUS Amount	\$18,905.00
Gross Disbursement Amount	\$9,453.00
Actual Disbursed Amount	\$9,169.41

Field(s) To Be Modified:

Enter Decrease Amount:

c. Enter the decrease amount:

Important: enter the amount by which you want the loan decreased - not the amount of the loan after the reduction.

In this example:

- The original gross disbursement amount is \$9,453
- You've entered a decrease amount of \$5,000

The new gross disbursement is \$4,453 ($9,453 - 5,000$)

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	2
Date	01/02/2003
Certified PLUS Amount	\$18,905.00
Gross Disbursement Amount	\$9,453.00
Actual Disbursed Amount	\$9,169.41




Field(s) To Be Modified:

Enter Decrease Amount:	<input type="text" value="5000"/>
	<input type="button" value="Update"/> <input type="button" value="Reset"/>

d. Click the **Update** button

If your update is successful, you'll see the following:

Δ Password
Logout



Add Loan

Loan Inquiry/Update

Certify PLUS

Disbursements

Reports

CommonLine Files

Tools

Disbursement updated successfully.

Select Disbursement

e. Do you want to *modify another disbursement for this individual, or view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 93 - 95).

No: The procedure is complete.

- Select another task or log out.

Changing a Pending Disbursement Date

To change a pending disbursement date:

- Perform steps one and two, if you have not already done so.
- Click on the **Change Date** link (see page 95).
The following window appears:

MODEL
Student Direct for Educational Loans

Logout

BOSTON COLLEGE

- Update Disbursements
 - Disbursement List
 - Change Date

To change the disbursement date:

- Place the cursor in the highlighted box,
- Enter in the new Disbursement Date, and
- Hit the Update button

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	1
Date	04/13/2001
Certified Stafford Subsidized Amount	\$8,500.00
Gross Disbursement Amount	\$4,250.00
Actual Disbursed Amount	\$4,122.50
Loan Start Date	08/28/2000
Loan End Date	05/17/2001

Field(s) To Be Modified:

Disbursement Date: 04 / 15 / 2001

Update Reset

- Enter the new disbursement date (in format MM/DD/YYYY):

Field(s) To Be Modified:

Disbursement Date: 04 / 15 / 2001

Update Reset

Note: You must enter a date in the future (i.e., you cannot change the date of a disbursement that has already occurred).

- Click the **Update** button
If your update is successful, you'll see the following:

Δ Password

Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

Disbursement updated successfully.

Select Disbursement

- e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made*?

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 93 - 95).

No: The procedure is complete.

- Select another task or log out.

Decreasing a Disbursement Amount and Changing the Disbursement Date

To decrease the disbursement amount and change the disbursement date:

- a. Perform steps one and two, if you have not already done so.
- b. Click on the **Decrease Amount and Change Date** link (see page 95).

The following window appears:

MODEL
Missouri Direct for Educational Loans

Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Tools
Files

• Update Disbursements
 ◦ Disbursement List
 ◦ Decrease Amount/Change Date

To decrease the disbursement amount and to change the date:

1. Place the cursor in the disbursement date box and enter in the new date.
2. Tab to the next field and enter in the amount you want to reduce.
 - To make a school refund, use the Cancel/Reduce functionality (only for organizations participating EFT).
 - If you want to cancel the whole disbursement, enter the whole gross disbursement amount.
3. Hit the Update button.

If the information that you have provided is incorrect, please hit the "Reset" button and enter your updates again.

Seq	2
Date	01/07/2004
Certified PLUS Amount	\$10,165.00
Gross Disbursement Amount	\$5,083.00
Actual Disbursed Amount	\$0.00
Loan Start Date	09/02/2003
Loan End Date	05/18/2004

Field(s) To Be Modified:

Disbursement Date: 01 / 10 / 2004

Enter Decrease Amount: 2000

Update Reset

- c. Enter the New disbursement date and decrease amount.

Important: if you have never entered a decrease amount, see the figure on page 97 before continuing.

Field(s) To Be Modified:

Disbursement Date: 01 / 10 / 2004

Enter Decrease Amount: 2000

Update Reset

- d. Click the **Update** button

If your update is successful, you'll see the following:

The screenshot shows the MODEL Direct interface. At the top, there are links for "Δ Password" and "Logout". Below these are three small images: a family, two graduates, and a graduate at a podium. A navigation bar contains links: "Add Loan", "Loan Inquiry/Update", "Certify PLUS", "Disbursements", "Reports", "CommonLine Files", and "Tools". A message states "Disbursement updated successfully." Below this message is a button labeled "Select Disbursement".

- e. Do you want to *modify another disbursement for this individual, or view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 93 - 95).

No: The procedure is complete.

- Select another task or log out.

Cancelling/Reducing a Disbursement:

To cancel or reduce a disbursement:

- a. Perform steps one and two, if you have not already done so.
- b. Click on the **Cancel/Reduce Disbursement** link (see page 95).

The following window appears:

The screenshot shows the MODEL Direct interface with the "Cancel/Reduce Disbursement" window open. The window has a title bar with the MODEL logo and "Missouri Direct for Educational Loans". It includes a "Password" field and a "Logout" button. The navigation bar is the same as in the previous screenshot. The main content area contains the following text:

To cancel or reduce a disbursement:

1. Place the cursor in the highlighted box,
2. Enter in the amount of the loan to be cancelled/reduced (Note: to decrease a pending disbursement amount, use "Decrease Disbursement" functionality), and
3. Hit the Update button.

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	2
Date	01/07/2004
Certified PLUS Amount	\$10,165.00
Gross Disbursement Amount	\$5,083.00
Actual Disbursed Amount	\$0.00

Field(s) To Be Modified:

Cancel/Reduction Amount:

Cancellation/ Reductions versus decreases...

If the disbursement has not occurred:

- use the Decrease Amount procedure to reduce the amount to be disbursed (see page 96).

If the disbursement has occurred:

- Use the Cancel/Reduce procedure to reverse the previously disbursed amounts .

- c. Enter the cancellation amount:

Field(s) To Be Modified:

Cancel/Reduction Amount:	3000
<input type="button" value="Update"/> <input type="button" value="Reset"/>	

- d. Click the **Update** button

If your update is successful, you'll see the following:

Δ Password
Logout

Disbursement updated successfully.

- e. Do you want to *modify another disbursement for this individual*, or *view the results of the modification you just made*?

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 93 - 95).

No: The procedure is complete.

- Select another task or log out.

Changing a Single Disbursement Hold/ Release Status


More about Hold/Release Status...

- You can also update a student's hold/release status from the Loan Detail screen (see page 57),
- You can also update the hold/release status of multiple records (see page 77).

To change a Hold/Release Status:

- a. Perform steps one and two, if you have not already done so.
- b. Click on the **Hold/Release Disbursement** link (see page 95).

The following window appears:



Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

- Update Disbursements
 - Disbursement List
 - Hold/Release Disbursement

To hold or release a disbursement:

1. Change the value in the drop down box and
2. Hit the Update button.

If the information that you have provided is incorrect, please hit the Reset Button and enter your updates again.

Seq	1
Date	09/05/2000
Certified Stafford Subsidized Amount	\$2,625.00
Gross Disbursement Amount	\$1,312.00
Actual Disbursed Amount	\$1,272.64
School Hold/Release	Release

Field(s) To Be Modified:

Hold/Release Flag: None Update Reset

c. Select **Hold** or **Release** from the dropdown menu:

Field(s) To Be Modified:

 Hold/Release Flag: None Update Reset

d. Click the **Update** button

If your update is successful, you'll see the following:

Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

Disbursement updated successfully.

Select Disbursement

e. Do you want to *modify another disbursement for this individual, or view the results of the modification you just made?*

Yes: Do the following:

- Click the **Select Disbursement** button, and:
- Repeat steps 2 and 3 (page 93 - 95).

No: The procedure is complete.

- Select another task or log out.

WORKING WITH COMMONLINE FILES

Before You Begin...

- You can only download Commonline files if the guarantor's data center configures your school for download via MODEL Direct. Contact your MODEL DirectClient Services Representative for more information.
- If you use a FAM application you CANNOT submit files with multiple guarantor records.
 - If your institution requires the ability to work with multiple guarantors, consider using the MODEL Gateway. Contact your MODEL Direct Client Service Representative, or the *MODEL Gateway User Guide*, for more information

MODEL Direct gives you the ability to:

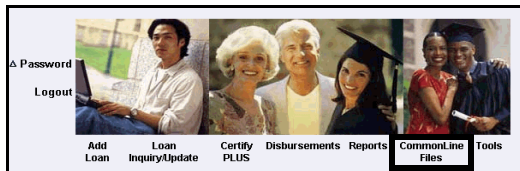
- submit, view and upload Commonline files,
- work with Third Party/Unsolicited Response Files (see page 107), and:
- work with Disbursement Roster Files (see page 109).

If you use a Financial Aid Management (FAM) application (such as Powerfaids, Colleague or Banner) you can easily integrate it into the MODEL Direct environment.

Submitting a Commonline File

☐ To SUBMIT A COMMONLINE FILE:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Commonline Files** link:



You'll see the following screen:

Δ Password
Logout

Add Loan
Inquiry/Update

Certify PLUS

Disbursements

Reports

CommonLine Files

Tools

• Submit Files
• **HELP**

Submit New File

[Third Party/Unsolicited Response Files](#)
[Disbursement Roster Files](#)

File Processing Status

Incoming Filename	Date Submitted	Processing Status	Response Filename	Source
PARK_TCODEEDIT_20031204_094456000	12/04/2003	File processed.	MDE00010_CL4RESPONSE_OUT_00249800_20031204_094456875.FEE	Manual
PARK_00249800_20031202_174653000	12/02/2003	File processed.	MDE00009_CL4RESPONSE_OUT_00249800_20031202_174653937.FEE	Manual
PARK_00249800_20031202_174027000	12/02/2003	Invalid file. Unable to process.		Manual
PARK002498_20031202_100144000	12/02/2003	File processed.	MDE00007_CL4RESPONSE_OUT_00249800_20031202_100144187.FEE	Manual
PARKUNIVERSITY_20031201_154000000	12/01/2003	File processed.	MDE00006_CL4RESPONSE_OUT_00249800_20031201_154000875.FEE	Manual

Click this link to work with Disbursement Roster Files (see page 109)

Click this link to work with Third Party/Unsolicited Response Files (see page 107).

Click the **Browse** button to locate the file (or enter the file name and path in the text field).

- **Important:** On the initial screen, you are viewing Response files only.
- Records appear in this grid for up to ten business days

3. Do one of the following:

- Click the **Browse** button to locate the file you want to submit, or:
- Enter the filename and path in the text field.

4. Click the **Upload** button.

The file appears in the **File Processing Status** Grid:

Incoming Filename	Date Submitted	Processing Status	Response Filename	Source
PARK_TCODEEDIT_20031204_094456000	12/04/2003	File processed.	MDE00010_CL4RESPONSE_OUT_00249800_20031204_094456875.FEE	Manual
PARK_00249800_20031202_174653000	12/02/2003	File processed.	MDE00009_CL4RESPONSE_OUT_00249800_20031202_174653937.FEE	Manual
PARK_00249800_20031202_174027000	12/02/2003	Invalid file. Unable to process.		Manual
PARK002498_20031202_100144000	12/02/2003	File processed.	MDE00007_CL4RESPONSE_OUT_00249800_20031202_100144187.FEE	Manual
PARKUNIVERSITY_20031201_154000000	12/01/2003	File processed.	MDE00006_CL4RESPONSE_OUT_00249800_20031201_154000875.FEE	Manual

If the file was successfully transmitted, a response file is sent. The name of the Response file appears in this column.

- Click on the link to view and/or download the data in the response file (see following page).

5. Review the following information about the file:

Field	Description/Notes
Incoming Filename	Name of file you submitted
Date Submitted	

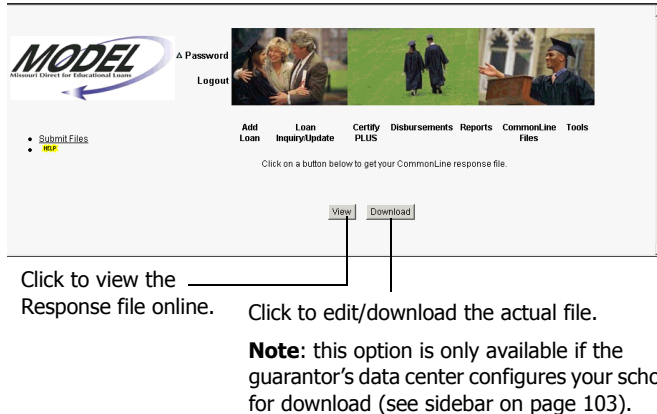
Field	Description/Notes
Processing Status	One of the following: The most common file processing statuses are: FILE_OK (File processed) FILE_INVALID (Invalid Commonline format) FILE_DUP (Duplicate File) FILE_ENT_TIMEOUT (System Timed Out) FILE_FAIL (Other File Failure)
Response Filename	If your file was processed, the corresponding response file (view this file to research/confirm/reconcile the original file). <ul style="list-style-type: none"> Click on the link to view and/or download the Response file (see the previous and the following figures).
Source	Source of the original Commonline file. Valid values are: <ul style="list-style-type: none"> EMail FTP Web

6. *Do you want to see the response file?*

No: Proceed to step 7.

Yes: Click on the name of the response file (see previous figure).

You'll see the following screen:




7. Do you want to *view the response file data* within MODEL Direct, or *download and work with the actual response file*?

To View the Response file data from within MODEL Direct:

a. Click on the **View** button.

You'll see a screen similar to the following:



[Add Loan](#)
[Loan Inquiry/Update](#)
[Certify PLUS](#)
[Disbursements](#)
[Reports](#)
[CommonLine Files](#)
[Tools](#)

[Submit Files](#)
[HELP](#)

File Processed Date: 12/04/2003
 Record Count: 3

Borrower Last Name:	BUZANOSKI
Borrower First Name:	TARYN
Borrower SSN:	000-00-0000
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SF
Guarantee Amount:	\$8,500.00

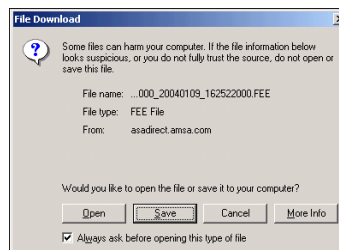
Borrower Last Name:	BRIUGUGLIO
Borrower First Name:	MARY-ALISSON
Borrower SSN:	590-39-5404
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SF
Guarantee Amount:	\$2,625.00

Borrower Last Name:	BERUBE
Borrower First Name:	AMANDA
Borrower SSN:	000-00-0000
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SU
Guarantee Amount:	\$2,096.00

- b. View the following header/trailer information:
 - File Processed Date
 - Record Count
- c. View the following for each record:
 - Borrower Last Name/First Name/SSN
 - Student Last Name/First Name/SSN
 - Loan Type Code
 - Guarantee Amount

To Download the Response File:

- a. Click on the **Download** button.
You'll see a screen similar to the following:



Working with Third Party/Unsolicited Response Files

b. Do one of the following:

- Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:
- Click the **Save** button to copy the file to your hard drive or network.

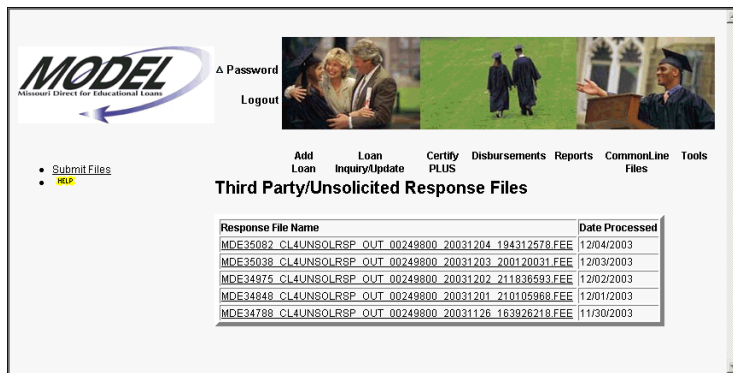


To VIEW/DOWNLOAD THIRD PARTY/UNSOLICITED RESPONSE FILES:

1. Log into MODEL Direct, if you have not already done so (see page 2).

From the MODEL Direct Home Page, select the **Commonline Files** link: You'll see the main Commonline screen (see page 103).


2. Click on the **Third Party/Unsolicited Response File** link
You'll see the following:




3. Do you want to *view the third party/unsolicited response file data* within MODEL Direct, or *download and work with the actual file*?

To view Third Party/Unsolicited Response File from within MODEL Direct:

- a. Click on the **View** button.
You'll see a screen similar to the following:



A Password
 Logout



- Submit Files
- FILE**

Add Loan	Loan Inquiry/Update	Certify PLUS	Disbursements	Reports	CommonLine Files	Tools
File Processed Date: 12/04/2003						
Record Count: 3						

Borrower Last Name:	BUZANOSKI
Borrower First Name:	TARYN
Borrower SSN:	000-00-0000
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SF
Guarantee Amount:	\$8,500.00

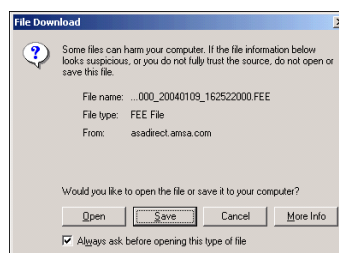
Borrower Last Name:	BRIUGUGLIO
Borrower First Name:	MARY-ALISSON
Borrower SSN:	590-39-5404
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SF
Guarantee Amount:	\$2,625.00

Borrower Last Name:	BERUBE
Borrower First Name:	AMANDA
Borrower SSN:	000-00-0000
Student Last Name:	
Student First Name:	
Student SSN:	000-00-0000
Loan Type Code:	SU
Guarantee Amount:	\$2,096.00

- b. View the following header/trailer information:
- File Processed Date
 - Record Count
- c. View the following for each record:
- Borrower Last Name/First Name/SSN
 - Student Last Name/First Name/SSN
 - Loan Type Code
 - Guarantee Amount

To Download the Third Party/Unsolicited Response File:

- a. Click on the **Download** button.
- You'll see a screen similar to the following:



Working with Disbursement Roster Files

b. Do one of the following:

- Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:
- Click the **Save** button to copy the file to your hard drive or network.



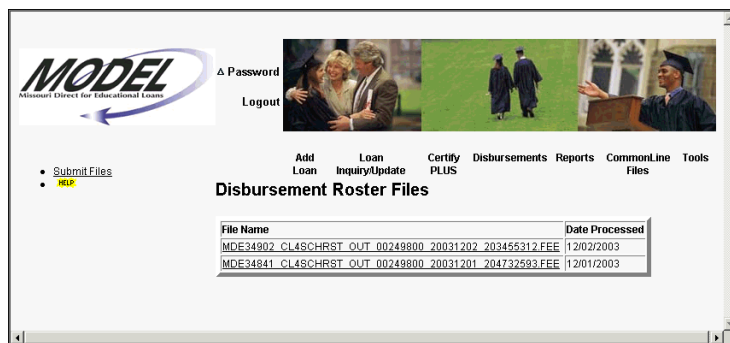
To VIEW/DOWNLOAD DISBURSEMENT ROSTER FILES:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Commonline Files** link (see page 103).

You'll see the main Commonline screen (see page 103).

3. Click on the **Third Party/Unsolicited Response File** link

You'll see the following:




4. Do you want to *view the disbursement Roster file data* within MODEL Direct, or *download and work with the actual file*?


To view Disbursement Roster File from within MODEL Direct:

- a. Click on the **View** button.

You'll see a screen similar to the following:



[Password](#)
[Logout](#)



[Add Loan](#)
[Inquiry/Update](#)
[Certify PLUS](#)
[Disbursements](#)
[Reports](#)
[CommonLine Files](#)
[Tools](#)

[Submit Files](#)
[HELP](#)

File Processed Date: 01/07/2004
Record Count: 2

Borrower Last Name:	MEEHAN
Borrower First Name:	WILLIAM
Borrower SSN:	000-00-0000
Student Last Name:	MEEHAN
Student First Name:	KATIE
Student SSN:	000-00-0000
Loan Type Code:	PL
Disbursement Amount:	\$0.00
Record Type:	Adjusted

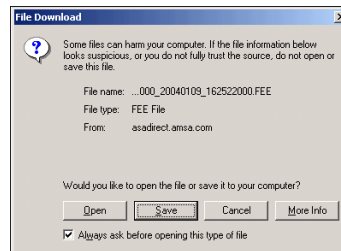
Borrower Last Name:	KAVANAGH
Borrower First Name:	DONALD
Borrower SSN:	000-00-0000
Student Last Name:	KAVANAGH
Student First Name:	PATRICK
Student SSN:	000-00-0000
Loan Type Code:	PL
Disbursement Amount:	\$0.00
Record Type:	Adjusted

- b. View the following header/trailer information:
- File Processed Date
 - Record Count
- c. View the following for each record:
- Borrower Last Name/First Name/SSN
 - Student Last Name/First Name/SSN
 - Loan Type Code
 - Disbursement Amount
 - Record Type Code. One of the following:
 - **N** (New)
 - **R** (Reissued)
 - **A** (Adjusted)

To Download the Disbursement Roster File:

- a. Click on the **Download** button.

You'll see a screen similar to the following:



- b. Do one of the following:
- Click the **Open** button to view the file in a text editor (Notepad, UltraEdit 32, etc.), or:
 - Click the **Save** button to copy the file to your hard drive or network.

WORKING WITH REPORTS

MODEL Direct provides you with extensive reporting capabilities. You can:

- subscribe to any or all of the following reports:
 - Copayable Check Roster
 - EFT Roster
 - Individual Check Roster
 - Monthly Pre-Claims Assistance Report
 - Pre-Disbursement Roster
 - Processing Summary Report
 - Missing Promissory Note Report
- manage your subscriptions (i.e., elect which reports you want to receive).
- view and/or download the following custom reports on demand:
 - Approved Loans With Disbursement Information (Summary)
 - Approved Loans With Disbursement Information (Detail)
 - Pending Disbursements with Hold and Release Status (Summary)
 - Pending Disbursements with Hold and Release Status (Detail)
 - Loans Not Approved with Reason Code
 - Refunded/Cancelled Loans
 - MPN Receipt by SSN
 - Add Loan Report
 - Update Loan Report
 - CommonLine M-Record Suppression Report
 - School Certification Request
 - Loans by Signature Date/Method

Working with Subscription Reports

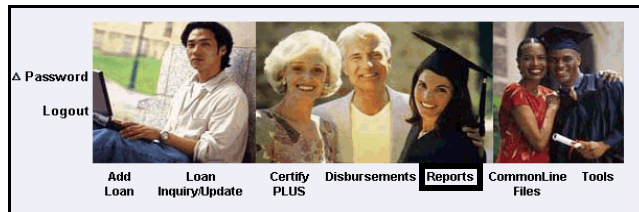
Your school has a profile in the MODEL Direct database. Part of the profile includes the output (reports and feeds) your school elected to receive. A subset of these reports is available through MODEL Direct (see list on previous page), and you can subscribe to these reports (i.e., elect to view/download them on the web).

Subscribing to a Report

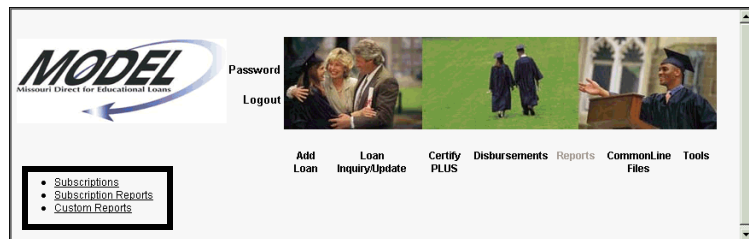


TO SUBSCRIBE TO A MODEL DIRECT REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription** link (see figure above).

The following screen appears:

OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want all branches to receive the same set of options.

Branch Codes (if applicable) of the parent OE Code.

4. If needed, select the OE Code and Branch Code(s) you want to work with:
- In the OE Codes box (see figure above), *do you see more than one institution?*
No: You are only associated with one institution. Proceed to step b.
Yes: Click on the desired institution to select it. Proceed to step b.
 - Does your institution have branch codes?*
No: go to step d.
Yes: go to step c.
 - Do you want view or modify options for a specific Branch Code, or for all branch codes?
To modify options for a specific branch code: In the **Branch Codes** box, select the desired branch code.
To modify options for all branch codes: Click the **All Branches** checkbox (see previous figure).
 - Click the **Next** button.
You'll see one of the following:

If your institution has no branches (or you selected a single branch code), you'll see the screen at right:

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

- For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.

Important: Not all reports are available to all schools - therefore, you may not see all of these reports.

- If you want one of these reports - but do not currently see it in your subscriptions window - contact your Client Service Representative to have your school profile modified.

If you selected the All Branches option, you'll see the screen at right:

Each column represent the options available to the given Branch Code.

Click on the check box to select/deselect a specific report.

Click on the Document Icon to view a Report Layout Sample (in Word Format).

For an actual report sample (i.e., with data), consult the MODEL Direct Reports Guide.

Important: Not all reports may be available to all branches. If the report is not currently available to a branch, you will not see a checkbox in the column for the branch.

- If you want a report you cannot access via this window, contact your Client Service Representative to have your school profile modified.

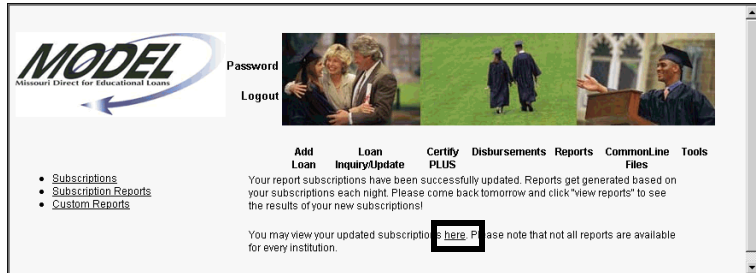
5. Do the following to change report settings:

To change a specific report setting: click on the report checkbox to select/deselect the item.

To select all reports: click the **Select All** button.

6. Click the **Update** button.

You'll see the following window:



7. *Do you want to review your changes?*

No: You're done updating your subscriptions.

Yes: Click on the link in the second paragraph of the confirmation window (see previous figure).

Viewing and Downloading Subscription Reports

Before you begin...

MODEL Direct groups your reports into three categories:

- reports that are 1 - 5 days old,
- reports that are 6 - 20 days old, and:
- Reports over 20 days old.

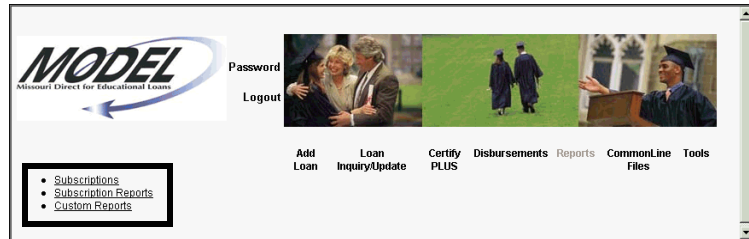
If a report is over 20 days old, you cannot view it through MODEL Direct. You must contact the guarantor to obtain a printed copy of the report.

☐ To VIEW OR DOWNLOAD A SUBSCRIPTION REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:

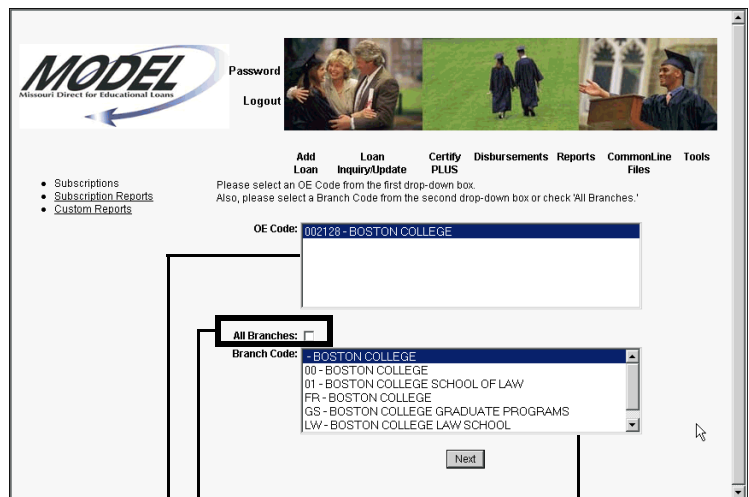


The screen refreshes, and the Report options appear at the left:



3. Click on the **Subscription Reports** link (see figure above).

The following screen appears:



OE Codes of institutions you are associated with.

Click the **All Branches** checkbox if you want to work with reports from all branch institutions.

Branch Codes (if applicable) of the parent OE Code.

- Select a branch code if you only want to work with reports from a specific branch.

4. If necessary, select the OE code/Branch code(s) you want to work with (or select the **All Branches** button - see previous figure).

5. Click the **Next** button

You'll see the following window, listing all reports that are 1 - 5 days old:

For each report, the grid lists:

- the Report Run Date
- Report Name
- Branch Code (if applicable)

Click on the Report Name link to launch an Acrobat PDF copy of the report (see page 120).

Date	Report Name	Branch
12/10/2003	Processing Summary Report	00
12/9/2003	School Missing Promissory	00
12/8/2003	School Missing Promissory	00
12/7/2003	School Missing Promissory	00
12/5/2003	School Missing Promissory	00
12/5/2003	School Missing Promissory	00
12/4/2003	School Missing Promissory	00


Click the **Access Older Reports** button to view reports between 6 and 20 days old.

6. *Do you see the desired report in the grid?*


Yes: Go to step 7

No: Click on the **Access Older Reports** button.

You'll see the following window, listing all reports between 6 - 20 days old:



A Password
 Logout



Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports Common Line Tools Files

PARK UNIVERSITY (00249000)
 8700 RIVER PARK DRIVE
 PARKVILLE, MO 64152

Date	Report Name	Branch
12/3/2003	Processing Summary Report	00
12/3/2003	School Missing Promissory	00
12/2/2003	EFT Roster Credit	00
12/1/2003	EFT Roster Credit	00
11/30/2003	School Missing Promissory	00
11/30/2003	School Missing Promissory	00
11/26/2003	School Missing Promissory	00
11/25/2003	Processing Summary Report	00
11/25/2003	School Missing Promissory	00
11/24/2003	School Missing Promissory	00
11/23/2003	School Missing Promissory	00
11/21/2003	School Missing Promissory	00
11/20/2003	School Missing Promissory	00

The table above list reports created between 6 and 20 business days ago.
Click on the "Back" button to view reports created within the last 5 days.

Back

If you see the report: go to step 7.

If you do not see the report: The report is more than 20 days old. You cannot view the report through MODEL Direct; you must contact the guarantor to obtain a printed copy.

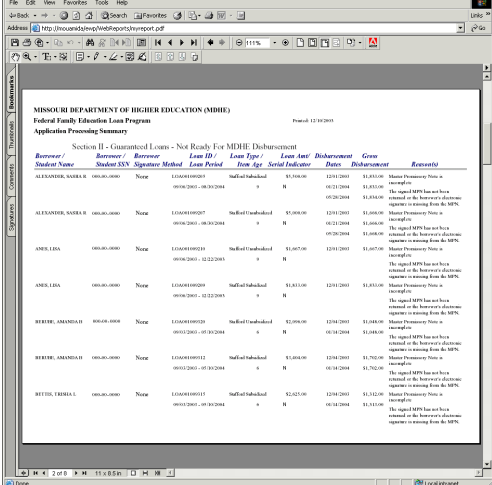
- Click the **Report Name** link (see page 119).

Your report opens in Adobe Acrobat Reader:

You can save or print the report:

- To save the report, you must have:
 - the full version of Adobe Acrobat, or;
 - Acrobat Reader 5 or greater.

Consult your Acrobat documentation or Online Help for more information.



MISSOURI DEPARTMENT OF HIGHER EDUCATION (MDHE)
Federal Family Education Loan Program
Application Processing Summary
Printed: 12/19/2003

Report	Section II - Guaranteed Loans - Not Ready For MDHE Disbursement	Report	Section II - Guaranteed Loans - Not Ready For MDHE Disbursement
Student Name	Loan ID / Loan Type / Loan Amt / Disbursement / Status	Student Name	Loan ID / Loan Type / Loan Amt / Disbursement / Status
ALEXANDER, NAKIA S. 0000000000	None	ALEXANDER, NAKIA S. 0000000000	None
AYRES, LISA 0000000000	None	AYRES, LISA 0000000000	None
BEHRE, AMANDA L. 0000000000	None	BEHRE, AMANDA L. 0000000000	None
BEHRE, AMANDA L. 0000000000	None	BEHRE, AMANDA L. 0000000000	None
BEYTON, LORNA L. 0000000000	None	BEYTON, LORNA L. 0000000000	None

Before you begin...

Custom Reports should not be confused with real time queries.

- Unlike an Ad Hoc query (which uses real time data), a MODEL Direct custom report uses a copy of the previous day's production database - i.e., transactions from the current business day will not appear in your report.

Working with Custom Reports

Custom reports differ from subscription reports in that:

- they are not dependant on your school profile (see page 116),
- they can be run at any time, and:
- you can enter report parameters (such as date ranges).

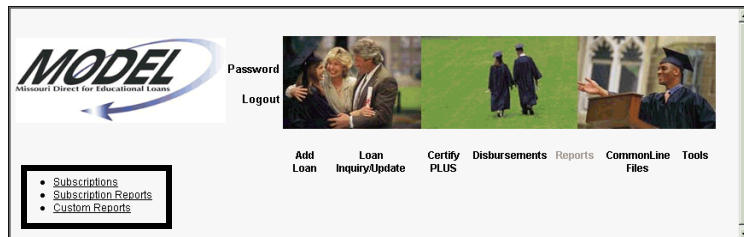


To RUN A CUSTOM REPORT:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Reports** link:



The screen refreshes, and the Report options appear at the left:



3. Click on the **Custom Reports** link (see figure above)

The following screen appears:

Click on a report title to generate the report

- For a list of available custom reports, see page 113.
- To view custom report samples, see the MODEL Direct Web Reports Guide.

MODEL
Missouri Direct for Educational Loans

Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports CommonLine Files Tools

The reports you are about to request will only contain records for the loan period beginning on or after 7/1/2001 through the process day of 12/10/2003.

Please choose one of the following report formats:

Approved Loans With Disbursement Information (Summary)	Provides a breakdown of pending and disbursed volume by month.
Approved Loans With Disbursement Information (Detail)	Provides information on each disbursement within the date range.
Pending Disbursements with Hold and Release Status (Summary)	Provides a breakdown of pending volume for hold and release status by month.
Pending Disbursements with Hold and Release Status (Detail)	Provides information on each pending disbursement with the date range.
Loans Not Approved with Reason Code	Provides loan detail for each loan not approved.
Refunded/Canceled Loans	Provides a list of refunded or cancelled loans.
MPN Receipt by SSN	Indicates whether a valid MPN exists for each SSN entered.
Add Loan Report	List of new applications for a date range.
Update Loan Report	List of loans updated for a date range.
CommonLine M-Record Suppression Report	List of M Records not included in an Unsolicited Response file.
School Certification Request	Provides information on each School Certification Request within the date range.
Loans by Signature Date/Method	Provides a list of loans by signature date and signature method.

4. Click on the title of the report you want to generate.

You will be prompted to enter report parameters.

- You will see one of the following windows (depending on the report you are generating):

002128

Select Branch Code(s): ALL

Select a Loan Type: All Loan Types

From Disbursement Date: 12/23/2003

To Disbursement Date: 1/31/2004

Select Media Output: Excel(xls)

Select Output Order: Borrower

SUBMIT CANCEL

Please note, Pending Data is included if the Disbursement is on hold or if the Disbursement Date is in the future.

You have the choice to select ALL or one specific branch when applicable. To select ALL Entries, click on the choice 'ALL'. To select one branch, click on the specific branch code.

To download your report results, click on the SUBMIT button. At anytime you wish to cancel your request, click on the CANCEL button. If you click on the CANCEL button, you will be prompted back to the Navigation Menu

Note: some reports do not require you to select the output order (see following table).

002128

Enter up to 10 Valid Borrower SSNs:

10 input fields for SSNs

Select Media Output: Excel(xls)

SUBMIT CANCEL

The **MPN Receipt by SSN** Report requires you to enter series of Social Security Numbers (up to 10).

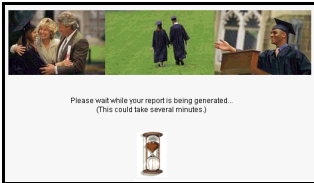
5. Enter the following as necessary:

Field	Description/Notes
Select Branch Code	By default, all branches are selected. <ul style="list-style-type: none"> Optionally, you can select a specific branch code from the dropdown list.
Select a Loan Type	By default, all loan types are selected. <ul style="list-style-type: none"> Optionally, you can select one of the following loan types from the dropdown list: <ul style="list-style-type: none"> SF (Stafford Subsidized) SU (Stafford Unsubsidized) PL (PLUS Loan)
From/to Date	Enter a date range for the given report. <ul style="list-style-type: none"> Field labels may differ based on report type (i.e., "Enter Disbursement Date", "Enter SCR Date", etc.).
SSN	For MPN Receipt by SSN Report only (enter a series of SSNs - see figure on page 122).
Select Media Output	The following output formats are available: <ul style="list-style-type: none"> Comma Delimited (.CSV) Plain Text (.TXT) Microsoft Excel (.XLS)
Select Output Order	From the dropdown menu, select Borrower , Lender , or School order. <ul style="list-style-type: none"> This option is not available for the following reports: <ul style="list-style-type: none"> Approved Loans with Disbursement Information (Summary) Pending Disbursements with Hold/Release Status (Summary) MPN Receipt by SSN CommonLine M-Record Suppression Report

6. Click the **Submit** button.

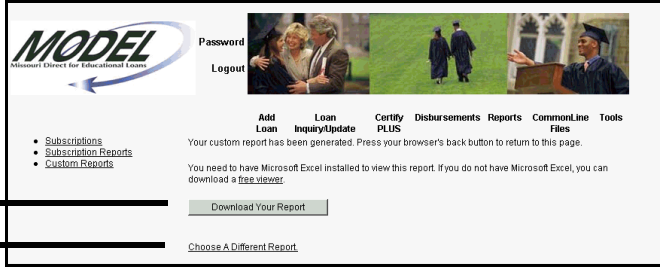
You'll see the following:

During processing, you'll see the window at right...



Important: do not close your browser window, click browser buttons, or engage in any other internet activity while this window is on screen.

When the report is processed, you'll see this window...

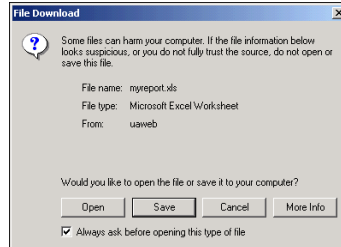


Click this button to download your report.

Click this link to select a different custom report (see step 3).

-
7. Click the **Download** button.

You'll see the following:



8. Do one of the following:
- Click the Open button to view the report in your browser (or helper application - i.e., Excel).
 - Click the Save button (to view the file at a later time).

9. *Do you want to generate another report?*

No: The procedure is complete.

Yes: Do the following:

- Click the **Back** button on your browser.
- Click the **Choose a Different Report** link (see figure on page 123).
- Repeat steps 4 through 9.

WORKING WITH THE TOOLS MENU

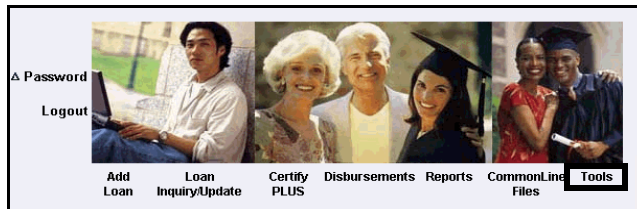
From the Tools menu, you can:

- validate an SSN,
- view contact information (for any institution in the database), and:
- update addresses/contact information (for your institution and/or branches).

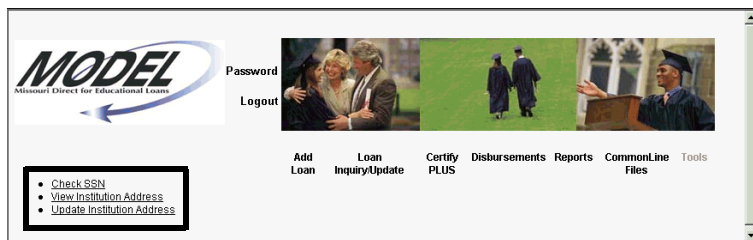
Validating a Social Security Number (SSN)

☐ TO VALIDATE AN SSN:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:



The screen refreshes, and the Tool options appear at the left:



3. Click on the **Check SSN** link (see figure above)

The following screen appears:

The screenshot shows the MODEL Direct web application interface. At the top left is the MODEL logo with the tagline 'Missouri Direct for Educational Loans'. To the right are links for 'Password' and 'Logout'. Below these are three small images: a family, two graduates, and a graduate speaking. A navigation bar contains links: 'Add Loan', 'Loan Inquiry/Update', 'Certify PLUS', 'Disbursements', 'Reports', 'CommonLine Files', and 'Tools'. On the left, a list of links includes 'Check SSN', 'View Institution Address', and 'Update Institution Address'. The main area prompts the user to 'Please enter a social security number with or without hyphens.' and features a 'Social Security Number:' input field with 'Check' and 'Reset' buttons below it.

4. Do the following:

- Enter a 9 digit SSN, and:
- Click the **Check** button.

The screen refreshes, and one of the following messages appears:

This screenshot shows the same MODEL Direct interface as before, but with a message box at the bottom stating: 'Social Security Number 009-28-3456 is a valid number.' A line from the 'Valid SSN' label points to this message box.

Valid SSN

Invalid SSN

This screenshot shows the same MODEL Direct interface, but with a message box at the bottom stating: 'Social Security Number 876-23-9876 is not a valid number.' A line from the 'Invalid SSN' label points to this message box.

5. Repeat steps 4 and 5 for each SSN you want to validate.

Viewing Institution Contact Information

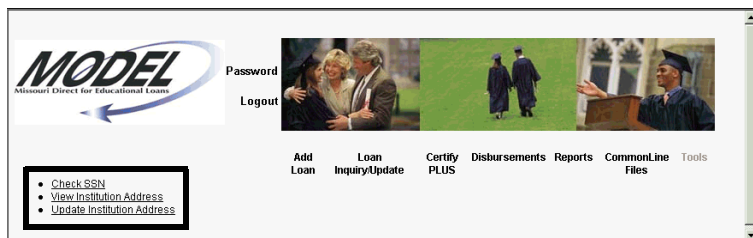
You can view contact information for any institution in the MODEL Direct database.

To VIEW AN INSTITUTION'S CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:

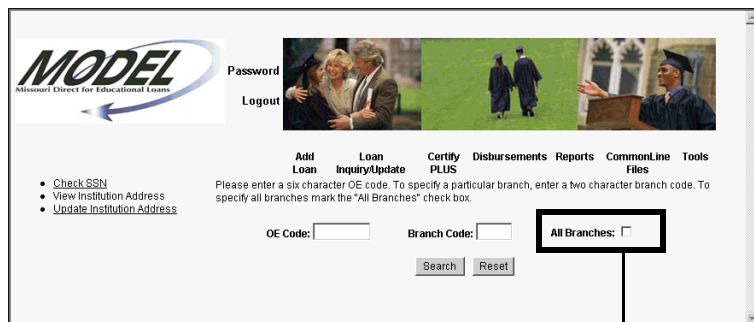


The screen refreshes, and the Tool options appear at the left:



3. Click on the **View Institution Address** link (see figure above)

The following screen appears:



Check to view all contact information across all branches (see next step).

4. Enter the following as applicable:

- The institution's OE Code, or:
- The Institution's Branch Code.

Note: Check the **All Branches** checkbox to view all contacts across all branch codes (see previous figure).

5. Click the **Search** button.

You'll see a window similar to the following:

Contact information
is grouped by OE
Code/Branch Code
(where applicable)

The screenshot displays the MODEL Missouri Direct for Educational Loans interface. At the top left is the MODEL logo with the tagline "Missouri Direct for Educational Loans". To the right are links for "Password" and "Logout". Below the logo are three links: "Check SSN", "View Institution Address", and "Update Institution Address". A navigation bar contains links: "Add Loan", "Loan Inquiry/Update", "Certify PLUS", "Disbursements", "Reports", "CommonLine Files", and "Tools". The main content area shows contact information for three institutions, grouped by OE Code/Branch Code. Each group has a table with fields for Contact, Title, Address, Phone, Fax, and Email.

002128 BOSTON COLLEGE	
Contact	Charles E Johnson
Title	FINANCIAL AID OFFICER
Address	140 COMMONWEALTH AVENUE LYONS HALL, OFFICE OF STUDENT SERV CHESTNUT HILL, MA 02467
Phone	(617) 555-5555
Fax	
Email	

002128LW BOSTON COLLEGE LAW SCHOOL	
Contact	
Title	FINANCIAL AID OFFICER
Address	885 CENTRE STREET NEWTON, MA 02159-1163
Phone	
Fax	
Email	

002128TR BOSTON COLLEGE	
Contact	
Title	FINANCIAL AID OFFICER
Address	TRANSFER STUDENT FINANCIAL AID LYONS HALL ROOM 120 CHESTNUT HILL, MA 02167
Phone	(617) 555-5555
Fax	
Email	

[Institution Search](#)

6. Review the desired contact information (Name, Title, Address, Phone/Fax/EMail).

7. Do you want to view another organization's contact information?

No: The procedure is complete.

Yes: Do the following:

- Click the **Institution Search** button, and:
- Repeat steps 3 through 6.

Updating Your Institution's Contact Information

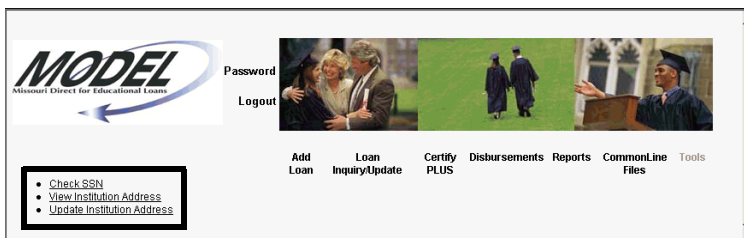
You can update contact information for your institution and/or its branches.

To MODIFY YOUR CONTACT INFORMATION:

1. Log into MODEL Direct, if you have not already done so (see page 2).
2. From the MODEL Direct Home Page, select the **Tools** link:



The screen refreshes, and the Tool options appear at the left:



3. Click on the **Update Institution Address** link (see figure above).

The following screen appears:

MODEL
Missouri Direct for Educational Loans

Password
Logout

Add Loan Loan Inquiry/Update Certify PLUS Disbursements Reports Common Line Files Tools

• Check SSN
• View Institution Address
• Update Institution Address

Please select an OE code from the dropdown list. Specify a branch code if there is one or more by entering two characters.

OE Codes: 002128 - BOSTON COLLEGE

Branch Codes: - BOSTON COLLEGE
00 - BOSTON COLLEGE
01 - BOSTON COLLEGE SCHOOL OF LAW
FR - BOSTON COLLEGE
GS - BOSTON COLLEGE GRADUATE PROGRAMS
LW - BOSTON COLLEGE LAW SCHOOL

Search

4. If needed, Select the OE Code and Branch Code(s) you want to work with:
 - a. In the OE Codes box (see figure above), *do you see more than one institution?*

No: You are only associated with one institution. Proceed to step b.

Yes: Click on the desired institution to select it. Proceed to step b.
 - b. *Does your institution have branch codes?*

No: Go to step c.

Yes: In the Branch Codes box, click on the desired Branch Code (by default the parent institution is selected).
 - c. Click the **Next** button.

You'll see the following screen:

5. Edit any of the following fields as necessary:

- First Name
- Last Name
- Title
- Address Line 1
- Address Line 2
- City
- State
- Postal Code
- Phone
- Phone Ext
- Fax
- EMail

6. Click the **Update** button.

You'll see the following:

7. Do you want to update another contact?

No: The procedure is complete.

Yes: Do the following:

- Click on the **Institution Search** button (see figure above), and:
- Repeat steps 3 through 7.

LOAN PHASE CODE DESCRIPTIONS

In most applications, a field is either Read Only (you can view it, but not modify it) or editable (you can update the data at any time).

MODEL Direct contains a third category of data - fields that can only be modified under certain conditions (due to regulation and/or business rules). In many cases, the ability to modify a given data field depends on what *phase*, or processing state, the loan is in.

The following chart lists all loan Phase codes, along with a description. Please note the following abbreviations:

- **DS** - Disbursement Services (commonly referred to as an ATOM Loan)
- **NDS** - Non Disbursement Services Loan (i.e., guarantee only)
- **PA** - Lender of record has a preapproval agreement with the Operating Organization (i.e., loan is immediately guaranteed)
- **NPA** - non-preapproval Lender (loan must be reviewed before guarantee).

Loan Phase	Description
0	Prior to Approval
5	Active Preclaim
6	Active Claim
7	Claim Paid
8	Resolved Defaults
2 NPA DS	DS, Non-PA: Post Approval - Prior to Disbursement Invoicing
2 PA DS	DS, PA: Post Approval - Prior to Disbursement Invoicing
3 NPA DS	DS, Non-PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 NPA NDS	Non-DS, Non-PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
3 PA DS	DS, PA: Loan on a Paid Disbursement invoice, but not on a Roster
3 PA NDS	Non-DS, PA: Current date is not more than 7 days after approval date OR loan's earliest disbursement date is at least 8 days in future
4 NPA DS	DS, Non-PA: Loan has appeared on a Roster
4 NPA NDS	Non-DS, Non-PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future
4 PA DS	DS, PA: Loan has appeared on a Roster
4 PA NDS	Non-DS, PA: Current date is more than 7 days after approval AND earliest disb date is past or less than 8 days in future

NSLDS LOAN STATUS CODES

For more Information...

go to the following URL:
<http://www.fp.ed.gov/PORTALSWebApp/fp/codes.jsp>

The table below lists:

- all NSLDS Status Codes,
- the effective date for the status,
- whether the code represents an open or closed status, and:
- whether the code represents defaulted or non-defaulted status.

Code	Status	Effective Date	Open / Closed	Default / Non-Default
AL	Abandoned Loan	>= 1/1/01	Open	Non-Default
BC	Bankruptcy Claim, Discharged	Anytime	Closed	Default
BK	Bankruptcy Claim, Active	Anytime	Open	Default
CA	Cancelled	Anytime	Closed	Non- Default
CS	Closed School Discharge	>= 1/1/01	Closed	Default
DA	Deferred	Anytime	Open	Non- Default
DB	Defaulted, Then Bankrupt, Active, Chapter 13	Anytime	Open	Default
DC	Defaulted, Compromise	Anytime	Closed	Default
DD	Defaulted, Then Died	Anytime	Closed	Default
DE	Death	Anytime	Closed	Default
DF	Defaulted, Unresolved	>= 1/1/01	Open	Default
DI	Disability	Anytime	Closed	Default
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13	Anytime	Closed	Default
DL	Defaulted, In Litigation	Anytime	Open	Default
DN	Defaulted, Then Paid in Full by Consolidation	>= 1/1/01	Closed	Default
DO	Defaulted, Then Bankrupt, Active, Other	Anytime	Open	Default
DP	Defaulted, Paid in Full	Anytime	Closed	Default
DR	Defaulted, Loan Included in Roll-up	>= 1/1/01	Closed	Default
DS	Defaulted, Then Disabled	Anytime	Closed	Default
DT	Defaulted, Collection Terminated	Anytime	Open	Default
DU	Defaulted, Unresolved	<= 12/31/01	Open	Default
DW	Defaulted, Write-Off	Anytime	Closed	Default

Code	Status	Effective Date	Open/Closed	Default/Non-Default
DX	Defaulted, Six Consecutive Payments	<= 12/31/01	Open	Default
DZ	Defaulted, Six Consecutive Payments, Then Missed Payments	>= 1/1/01	Open	Default
FB	Forbearance	Anytime	Open	Non- Default
FC	False Certification Discharge	>= 1/1/01	Closed	Default
IA	Loan Originated	>= 1/1/01	Open	Non- Default
ID	In School or Grace Period	<= 12/31/01	Open	Non- Default
IG	In Grace Period	>= 1/1/01	Open	Non- Default
IM	In Military Grace	>= 1/1/01	Open	Non- Default
OD	Defaulted, Then Bankrupt, Discharged, Other	Anytime	Closed	Default
PC	Paid in Full Through Consolidation Loan	<= 12/31/01	Closed	Non- Default
PF	Paid in Full	Anytime	Closed	Non- Default
PM	Presumed Paid in Full	>= 1/1/01	Closed	Non- Default
PN	Non-defaulted, Paid in Full Through Consolidation Loan	>= 1/1/01	Closed	Non- Default
RF	Refinanced	Anytime	Closed	Non- Default
RP	In Repayment	Anytime	Open	Non- Default
UA	Temporarily Uninsured, No Default Claim Requested	>= 1/1/01	Open	Non- Default
UB	Temporarily Uninsured, Default Claim Denied	>= 1/1/01	Open	Non- Default
UC	Permanently Uninsured/Unreinsured, No Default Claim Requested	>= 1/1/01	Closed	Non- Default
UD	Permanently Uninsured/Unreinsured, Default Claim Denied	>= 1/1/01	Closed	Non- Default
UI	Uninsured/Unreinsured	<= 12/31/01	Closed	Non- Default
XD	Defaulted, Six Monthly Payments	>= 1/1/01	Open	Default